DAFTAR REFERENSI

Abdallah, M. Ben, & Salah, B. (2021). Disclosure, Shariah governance and financial performance in Islamic banks. *Asian Journal of Economics and Banking*, *5*(3), 234–254. https://doi.org/10.1108/ajeb-03-2021-0038

Ahsanul, H. A., & Endah, S. (2023). Pengaruh penerapan GCG terhadap profitabilitas pada bank umum syariah 2018-2022. *Pengaruh Penerapan Good Corporate Vol. 3 No. 1. Oktober 2023, Hal. 122 - 133 ISSN 2776-2092 (Online) Senapan.Upnjatim.Ac.Id*, *3*(1), 122–133.

Aida, I. N., Astuti, R. P., Barokah, M., Hermawan, M. R., Ekonomi, F., Islam, U., Haji, K., & Shiddiq, A. (2024). *Gudang Jurnal Multidisiplin Ilmu Implementasi Prinsip Transparansi Dalam Pembiayaan Bank Syariah*. *2*, 552–559.

Ajeigbe, K. B., & Ganda, F. (2023). Management of risk of corporate distress and failure before, during and after the COVID-19 pandemic via corporate governance performance. *International Journal of Innovative Research and Scientific Studies*, *6*(4), 741–752. https://doi.org/https://doi.org/10.53894/ijirss.v6i4.1900

Al-Ahdal, W. M., Hashim, H. A., Almaqtari, F. A., & Saudagaran, S. M. (2023). The moderating effect of an audit committee on the relationship between ownership structure and firm performance: Evidence from emerging markets. *Cogent Business and Management*, *10*(1). https://doi.org/10.1080/23311975.2023.2194151

Al Farooque, O., Buachoom, W., & Sun, L. (2020). Board, audit committee, ownership and financial performance – emerging trends from Thailand. *Pacific Accounting Review*, *32*(1), 54–81. https://doi.org/10.1108/PAR-10-2018-0079

Alawaqleh, Q. A., & Almasri, N. (2021). The Impact of Audit Committee Performance and Composition on Financial Reporting Quality in Jordan. *International Journal of Financial Research*, *12*(3), 55. https://doi.org/10.5430/ijfr.v12n3p55

Almarayeh, T. (2024). Audit committees' independence and earnings management in developing countries: evidence from MENA countries. *Journal of Financial Reporting and Accounting*, *August*. https://doi.org/10.1108/JFRA-11-2023-0652

Alsharif, M., & Alnori, F. (2025). How do the capital structure and adjustment speed of Islamic banks differ from those of conventional banks? Evidence from the GCC region. *Humanities and Social Sciences Communications*, *12*(1), 1–12. https://doi.org/10.1057/s41599-025-04972-z

Aluy, C. A., Tulung, J. E., & Tasik, H. H. (2017). Pengaruh Keberadaan Wanita

dalam Manajemen Puncak dan Kepemilikan Manajerial Terhadap Kinerja Keuangan Perbankan (Studi Pada Bank BUMN dan Bank Swasta Nasional Devisa di Indonesia). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, *5*(2), 821–828.

Amrulloh, A., Kurniawan, Y. D., Octa, P., & Nirwana, C. (2024). *Jurnal Sistim Informasi dan Teknologi Perceptions and Challenges of Women in Islamic Banking Leadership in Asia*. *6*, 24–27. https://doi.org/10.60083/jsisfotek.v6i1.375

Ana, D. E., & Zunaidi, A. (2022). Strategi Perbankan Syariah Dalam Memenangkan Persaingan Di Masa Pandemi Covid-19. *Proceedings of Islamic Economics, Business, and Philanthropy*, *1*(1), 167–188.

Andini, O., Reva, M. V., & Sudiyanto. Totok. (2023). *Sitasi Durbin Wiston (DW).pdf*. http://jurnal.ubd.ac.id/index.php/akunto

Anita, A., & Cahyati, C. N. (2023). Komite Audit dan Kinerja Perusahaan: Peran Moderasi dari Konsentrasi Kepemilikan dan Kekuatan CEO. *Jambura Accounting Review*, *4*(1), 114–129. https://doi.org/10.37905/jar.v4i1.70

Ari, A., Chen, S., & Ratnovski, L. (2021). The dynamics of non-performing loans during banking crises: A new database with post-COVID-19 implications. *Journal of Banking and Finance*, *133*(xxxx), 106140. https://doi.org/10.1016/j.jbankfin.2021.106140

Aslam, M. (2024). *The t-test of a regression coefficient for imprecise data*. *53*(4), 1130–1140.

Atif, M., Hossain, M., Alam, M. S., & Goergen, M. (2021). Does board gender diversity affect renewable energy consumption? *Journal of Corporate Finance*, *66*(August 2018), 101665. https://doi.org/10.1016/j.jcorpfin.2020.101665

Ayadi, M. A., Ayadi, N., & Trabelsi, S. (2019). Corporate governance, European bank performance and the financial crisis. *Managerial Auditing Journal*, *34*(3), 338–371. https://doi.org/10.1108/MAJ-11-2017-1704

Baltagi, B. H. (2005). *Econometric analysis of panel data* (J. W. & Sons (ed.)).

Barney, J. (1991). Firm resources and sustained competitive advantage. *International Business Strategy: Theory and Practice*, 283–301. https://doi.org/10.1093/oso/9780199277681.003.0003

Baron, R. M., & Kenny, D. A. (1986). *The Moderator-Mediator Variable Distinction in Social Psychological Research : Conceptual , Strategic , and Statistical Considerations*. *51*(6), 1173–1182.

Biehl, H., Bleibtreu, C., & Stefani, U. (2024). The real effects of financial reporting: Evidence and suggestions for future research. *Journal of International Accounting, Auditing and Taxation*, *54*(December 2023),

100594. https://doi.org/10.1016/j.intaccaudtax.2023.100594

Blau, P. M. (1977). *Inequality and heterogeneity: A primitive theory of social structure*. Free Press.

Bui, H., & Krajcsák, Z. (2024). The impacts of corporate governance on firms' performance: from theories and approaches to empirical findings. *Journal of Financial Regulation and Compliance*, *32*(1), 18–46. https://doi.org/10.1108/JFRC-01-2023-0012

Darajati, T. S., & Hartomo, D. D. (2017). Struktur Modal Sektor Perbankan Pada Saat Krisis Keuangan. *Jurnal Bisnis Dan Manajemen*, *15*(1), 17. https://doi.org/10.20961/jbm.v15i1.4110

Deloitte. (2024). Audit Committee Practices Report: Common Threads Across Audit Committees. *Building Design*, *March*, 1–26.

Donaldson, L., & Davis, J. H. (1991). Stewardship Theory or Agency Theory: CEO Governance and Shareholder Returns. *Australian Journal of Management*, *16*(1), 49–64. https://doi.org/10.1177/031289629101600103

Eka, P. W. R. (2023). Dampak Pandemi Covid-19 Terhadap Kinerja Bank Syariah Di Negara Asean. *Jurnal Akuntansi Dan Keuangan*, *28*(1), 66–75. https://doi.org/10.23960/jak.v28i1.615

Elnahass, M., Alharbi, R., Mohamed, T. S., & McLaren, J. (2023). The Nexus among board diversity and bank stability: Implications from gender, nationality and education. *Emerging Markets Review*, *57*(March), 101071. https://doi.org/10.1016/j.ememar.2023.101071

Endraswati, H. (2018). Gender Diversity in Board of Directors Indonesia Sharia Banks Hikmah Endraswati - Google Search. *Review of Integrative Business and Economics Research, Vol. 7, Supplementary Issue 1*, *7*(1), 299–311. http://buscompress.com/uploads/3/4/9/8/34980536/riber_7-s1_sp_s17-138_299-311.pdf

Endrawati, T., & Arfinto, E. D. (2021). Pengaruh Praktik Tata Kelola Perusahaan Terhadap Keputusan Struktur Modal Dengan Variabel Moderasi Keragaman Gender. *Diponegoro Journal Of Management*, *10*(1), 1–15.

Ernawati, K., Raddina, B., Amelia, P., Alyaa, F., Nadya, A., & Auliya, H. (2023). Uji Normalitas Data dengan Software SPSS. *Universitas Yarsi*, *June*, 1–23.

Fang, J., & Wen, Z. (2022). Moderation analysis and its effect size based on a two-level regression model. *Advances in Psychological Science*, *30*(5), 1183–1190. https://doi.org/10.3724/sp.j.1042.2022.01183

Fleitas-Castillo, G. C., Peña-Martel, D., Pérez-Alemán, J., & Santana-Martín, D. J. (2025). Gender diversity on boards and environmental violations in european firms. *Green Finance*, *7*(1), 117–145. https://doi.org/10.3934/GF.2025005

Freeman, R. E. (1984). *The Stakeholder Approach Revisited*. *February*. https://doi.org/10.5771/1439-880X-2004-3-228

Ghozali, I. (2021). *tructural Equation Modeling*. Badan Penerbit Universitas Diponegoro.

Gujarati, D. N., & Porter, D. C. (2009). *Basic econometrics (5th ed.)*. McGraw-Hill.

Hambrick, D. C., & Mason, P. A. (1984). Upper Echelons: The Organization as a Reflection of Its Top Managers. *Academy of Management Review*, *9*(2), 193–206. https://doi.org/10.5465/amr.1984.4277628

Hamed, N., Alnor, & A. (2024). *Corporate Governance Characteristics and Environmental Sustainability Affect the Business Performance among Listed Saudi Company*. https://doi.org/https://doi.org/10.3390/su16198436

Hamizar, A., Tubalawony, J., & Yaman, A. (2024). Tantangan Regulasi Dan Peluang Manajemen Keuangan Syariah. *JICN (Jurnal Intelek Dan Cendekiawan Nusantara*, *1*(1), 50–62. https://jicnusantara.com/index.php/jicn

Helwig, N. E., Hong, S., & Hsiao-wecksler, E. T. (2021). *Metode Penelitian Kualitatif dan metode penelitian kuantitatif*. Alvabeta. CV. https://elibrary.nusamandiri.ac.id/readbook/240077/metode-penelitian-kuantitatif-kualitatif-dan-r-d

Hilmi, R. Z., Hurriyati, R., & Lisnawati. (2018). *Pengaruh Return On Assets (ROA), Return On Equity (ROE), Net Profit Margin (NPM), Dan Gross Profit Margin (GPM) Terhadap Harga Saham Perbankan Syariah Periode Tahun 2014-2018*. *3*(2), 91–102.

Hossain, M. I., Mia, M. A., & Dalla Pellegrina, L. (2024). A systematic review of gender diversity and its impact on the performance of Microfinance Institutions. *Future Business Journal*, *10*(1), 1–23. https://doi.org/10.1186/s43093-023-00294-1

Ikhwan, I., & Riani, R. (2023). *Stability Of Islamic Bank Efficiency In Indonesia And Malaysia : Has Covid-19 Made Any Difference ?* *9*(3), 491–510. https://doi.org/https://doi.org/10.21098/jimf.v9i3.1526

International Monetary Fund (IMF). (2024). *International Monetary Fund*. Proyeksi Ekonomi Global. https://www.imf.org/en/Publications/WEO/Issues/2024/04/16/world-economic-outlook-april-2024?utm_source=chatgpt.com

Iqbal, Saeed, M., Fikri, & Mohd, S. (2025). Impact of Audit Committees in Islamic Banks: Corporate Governance and Financial Risk Under Sharī'ah Law in Pakistan. *Journal of King Abdulaziz University, Islamic Economics*, *38*(1), 49–68. https://doi.org/10.4197/Islec.38-1.3

Iryanti, I., Mawardi, W., Muharam, H., & Wahyudi, S. (2023). Gender Diversity of Board and Debt: Firm size moderating Role (Evidence from Indonesia). *IBIMA Business Review, 2023*. https://doi.org/10.5171/2023.530892

Ismanto, H., & Pebruary, S. (2021). *Aplikasi SPSS Dan Eviews Dalam Analisis* (Deepublish).

Jabari, H. N., & Muhamad, R. (2020). Gender diversity and financial performance of Islamic banks. *Journal of Financial Reporting and Accounting*, *19*(3), 412–433. https://doi.org/10.1108/JFRA-03-2020-0061

Jensen, M., & Meckling, W. (1976). Theory of the Firm: Manajerial Hehaviour, Agency Cost and Ownership. In *Strategic Management Journal* (Vol. 21, Issue 4).

Kokkoris, M. D., Hoelzl, E., & Kamleitner, B. (2019). Self-found , spellbound : The sense of own discovery shapes customer bonds with service venues. *Journal of Business Research*, *September*, 0–1. https://doi.org/10.1016/j.jbusres.2019.09.045

Kraus, A., & Litzenberger, H. R. (1973). *A State-Preference Model of Optimal Financial Leverage.*

Krismelina, S., & Kristanti, F. T. (2023). Pengaruh Pertumbuhan Perusahaan , Risiko Bisnis , Board Gender Diversity Dan Profitabilitas terhadap Struktur Modal dengan Menggunakan Der Sebagai Alat Ukur. *SEIKO : Journal of Management & Business*, *6*(2), 269–281.

Kuswandi, S., & Ekadjaja, A. (2021). Pengaruh Faktor Struktur Modal, Keputusan Investasi Dan Kepemilikan Manajerial Terhadap Nilai Perusahaan. *Jurnal Paradigma Akuntansi*, *3*(4), 1603. https://doi.org/10.24912/jpa.v3i4.15253

Lestari, T., & Mutmainah, K. (2020). Pengaruh Karakteristik Dewan Komisaris dan Dewan Direksi Terhadap Kinerja Keuangan (Studi Empiris pada Perusahaan Manufaktur Industri Barang Konsumsi yang terdaftar di BEI Periode 2015 sampai 2018). *Journal of Economic, Business and Engineering (JEBE)*, *2*(1), 34–41.

Lu, J., Rodenburg, K., Foti, L., & Pegoraro, A. (2022). Are firms with better sustainability performance more resilient during crises? *Business Strategy and the Environment*, *31*(7), 3354–3370. https://doi.org/10.1002/bse.3088

Luo, Z., Li, Y., Nguyen, L. T., Jo, I., & Zhao, J. (2024). The Moderating Role of Country Governance in the Link between ESG and Financial Performance: A Study of Listed Companies in 58 Countries. *Sustainability (Switzerland)* , *16*(13). https://doi.org/10.3390/su16135410

Maryati, D., Huda, N., & Muniarty, P. (2024). Analisis Pengaruh Debt To Equity Ratio (Der) Dan Total Asset Turnover (Tato) Terhadap Pertumbuhan Laba Pada Pt Kereta Api Indonesia (Persero). *Dinamika: Jurnal Manajemen Sosial*

Ekonomi, *4*(2), 251–261. https://doi.org/10.51903/twx6hy77

Minarni, Abidin, M., & Ekowati, V. M. (2023). The influence of financial performance on profitability of sharia commercial banks in Indonesia using the CAMEL method. *Journal of Islamic Economics Lariba*, *9*(2), 329–352. https://doi.org/10.20885/jielariba.vol9.iss2.art4

Muhammad, H., Migliore, S., & Mohsni, S. (2020). Capital structure and firm performance: the role of corporate governance. *International Journal of Business Governance and Ethics*, *1*(1), 1. https://doi.org/10.1504/ijbge.2020.10033577

Mukhibad, Setiawan, D., Aryani, Y. A., & Falikhatun, F. (2024). Cognitive board diversity and profitability – evidence from Islamic banks in Southeast Asia. *Asian Journal of Accounting Research*, *9*(3), 182–200. https://doi.org/10.1108/AJAR-02-2023-0034

Musa, S., Masri, M., & Hamdan, M. (2025). Audit committee attributes and real earnings management of Islamic banks. *Journal of Islamic Accounting and Business Research*, *11*(1), 147–174. https://doi.org/10.1108/JIABR-03-2024-0075

Myers, S. C., & Majluf, N. S. (1984). Corporate financing and investment decisions when firms have information that investors do not have. *Journal of Financial Economics*, *13*(2), 187–221. https://doi.org/10.1016/0304-405X(84)90023-0

Nandani, R., Wibowo, A. S., & Diarsyad, M. I. (2023). *Determinants of Capital Structure in Islamic Banks in Indonesia*. https://doi.org/10.4108/eai.13-9-2023.2341211

Naqiah, Z. (2022). Perbandingan Kualitas Audit Perbankan Syariah di Malaysia dan Indonesia. *Lab*, *6*(01), 15–39. https://doi.org/10.33507/labatila.v5i02.540

Nassir, F., Askarany, D., Shirzad, A., & Faghani, M. (2023). Heliyon Audit committee features and earnings management. *Heliyon*, *9*(10), e20825. https://doi.org/10.1016/j.heliyon.2023.e20825

Natalis, C., & Auli, F. (2024). *Pengaruh Keberagaman Gender terhadap Kualitas Akrual pada Laporan keuangan (Studi Empiris Perusahan Manufaktur di BEI)*. *06*(1), 19–27.

Nguyen, Q. K. (2022). Audit committee effectiveness, bank efficiency and risk-taking: Evidence in ASEAN countries. *Cogent Business and Management*, *9*(1). https://doi.org/10.1080/23311975.2022.2080622

Oradi, J., & Izadi, J. (2020). Audit committee gender diversity and financial reporting: evidence from restatements. *Managerial Auditing Journal*, *35*(1), 67–92. https://doi.org/10.1108/MAJ-10-2018-2048

Park, S.-J., & Yi, Y. (2021). The Marginal Decomposition Approach Quantifying

Direct and Indirect Effects in Causal Models. *Seoul Journal of Business*, *27*(1), 1–22. https://doi.org/10.35152/snusjb.2021.27.1.001

Pundsack, A. S. (2019). *Where the Women Are : The Relationship Between Female Audit Committee Accounting Experts and Audit Effectiveness by*. 1–36.

Rahmiyanti, S., Ihdina, A. M., & Saputra, N. A. (2022). Kinerja Keuangan Bank Umum Syariah (Studi Kasus Pada Bank Syariah Kota Serang). *Manajemen Dan Bisnis*, *4*(2), 174.

Ramdlaningrum, H., Ningrum, D. R., Nurmansyah, R., Maftuchan, A., & Fanggidae, V. (2022). *Mengintegrasikan Hak Asasi Manusia dan Aspek Gender dalam Kerangka Pinjaman dan Investasi*.

Ria, R. (2023). *Determinant Factors of Corporate Governance on Company Performance : Mediating Role of Capital Structure*.

Saha, R., Kabir, M. N., Hossain, S. A., & Rabby, S. M. (2024). Impact of Diversity and Inclusion on Firm Performance: Moderating Role of Institutional Ownership. *Journal of Risk and Financial Management*, *17*(8). https://doi.org/10.3390/jrfm17080344

Salman, K. R., Sutisna, E., Siti, J., Khasanah, N., & Adolf, Z. D. (2024). *The effect of the COVID-19 pandemic on profitability performance and maqashid sharia performance in Islamic commercial banks in the ASEAN region*. https://doi.org/10.21511/bbs.19(3).2024.08

Saputra, D. G., & Sisdianto, E. (2024). Financial Report Analysis As a Basis for Strategic Decision. *Jiic: Jurnal Intelek Insan Cendikia*, *1*, 7196–7202.

Sekaran, U., & Bougie, R. (2016). *Research methods for business : a skill-building approach*. Chichester, West Sussex, United Kingdom : John Wiley & Sons. https://archive.org/details/researchmethodsf0000seka_l8p5/page/n5/mode/2up

Setiawan, R., Pratama, A. B. L., & Prasetya, Y. A. (2023). Peran Wanita pada Dewan Direksi, Dewan Komisaris, dan Komite Audit dalam Mempengaruhi Kinerja dan Risiko Bank. *Media Bina Ilmiah*, *17*(11), 2701–2708.

Setyawan, A., Mukhlishin, M., & Eko Pramono, S. (2024). Pengaruh Kualitas Corporate Governance terhadap kinerja Perbankan Syariah: Studi Negara Asia Tenggara. *Indonesian Journal of Islamic Economics and Business*, *9*(1), 40–61. https://doi.org/10.30631/ijoieb.v9i1.2077

Setyawan, A., Mukhlishin, M., Pramono, E., & S. (2024). *Pengaruh Kualitas Corporate Governance terhadap kinerja Perbankan Syariah: Studi Negara Asia Tenggara*. https://doi.org/10.30631/ijoieb.v9i1.2077

Sharma, S., Durand, R. M., & Gur-Arie, O. (1981). Identification and Analysis of

Moderator Variables. *Journal of Marketing Research*, *18*(3), 291. https://doi.org/10.2307/3150970

Sihombing, P. R. (2022). *Aplikasi EVIEWS Untuk Statistisi Pemula* (Aly Rasyid (ed.)). PT Dewangga Energi Internasional & Penulis, 2022.

Sormin, S. H., Miharja, I. S., & Wisudanto, W. (2023). Analisis Gender Diversity Terhadap Kinerja Keuangan Dan Nilai Perusahaan Dengan Environmental, Social, Governance (Esg) Sebagai Variabel Moderating. *Sebatik*, *27*(2), 499–508. https://doi.org/10.46984/sebatik.v27i2.2380

Suchman, M. C. (1995). *Managing Legitimacy: Strategic and Institutional Approaches*. https://doi.org/https://doi.org/10.2307/258788

Sugiyono. (2020). *Metodologi Penelitian Kuantitatif, Kualitatif dan R & D*.

Suhendro, D. (2022). Analisis Return On Asset (ROA), Return On Equity (ROE), Return On Capital Employed (ROCE) Terhadap Capital Adequacy Ratio (CAR) Pada Perbankan Syariah Indonesia. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, *7*(2), 693–705. http://journal.um-surabaya.ac.id/index.php/Mas/index This

Susanto, F. O., Noval Adib, & Arum Prastiwi. (2024). The Impact Of Revenue Diversification On Bank Profitability And Stability: Evidence From Indonesia Banking Industry. *Jurnal Reviu Akuntansi Dan Keuangan*, *14*(4), 989–1006. https://doi.org/10.22219/jrak.v14i4.36770

Syalsabila, P., & Rahmaita. (2024). Pengaruh penerapan GCG terhadap profitabilitas pada bank umum syariah 2018-2022. *Jurnal Akuntansi Keuangan Dan Perpajakan | E-ISSN : 3063-8208*, *1*(2), 96–103. https://doi.org/10.62379/jakp.v1i2.61

Tazkiya, H., & Muhammad, R. (2023). Analisis Sharia Governance & Struktur Modal Terhadap Tingkat Kepatuhan Syariah Berdasarkan Standar Aaoifi. *Kajian Bisnis Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha*, *31*(1), 33–50. https://doi.org/10.32477/jkb.v31i1.583

Thoomaszen, S. P., & Hidayat, W. (2020). Keberagaman Gender Dewan Komisaris dan Direksi terhadap Kinerja Perusahaan. *E-Jurnal Akuntansi*, *30*(8), 2040. https://doi.org/10.24843/eja.2020.v30.i08.p11

Wan-Hussin, W. N., Fitri, H., & Salim, B. (2021). Audit committee chair overlap, chair expertise, and internal auditing practices: Evidence from Malaysia. *Journal of International Accounting, Auditing and Taxation*, *44*, 100413. https://doi.org/10.1016/j.intaccaudtax.2021.100413

Wijana, I. M. D., & Widnyana, I. W. (2022). *Jurnal Ekonomi dan Keuangan Islam*. *8*(1), 125–136. https://doi.org/10.20885/JEKI.vol8.iss1.art9

Wooldridge, J. M. (2019). Correlated random effects models with unbalanced panels. *Journal of Econometrics*, *211*(1), 137–150.

https://doi.org/10.1016/j.jeconom.2018.12.010

Yasya, D. H., & Fauzan, A. (2025). *Financial Performance of Islamic Banks: A Comparison of Malaysia, Saudi Arabia, and Indonesia*. *9*(1), 70–83.

Yuniar, L. S., Tantra, A. A. M., & Furqan, A. C. (2022). the Effectiveness of Women on Boards in Affecting Islamic Social Reporting Disclosure Andi Ainil Mufidah Tanra Andi Chairil Furqan. *Jurnal Kajian Ekonomi Islam*, *7*(1), 2022.

Zhang Yi, Silvia, B., Moreau Elodie, & Tane Hinewera. (2025). Financial ratio analysis: a literature review 2orking paper. *Munich Personal RePEc Archive (MPRA)*, *125289*. https://mpra.ub.uni-muenchen.de/125289/