The Effect Of Islamic Corporate Governance, Intellectual Capital, Financing Decisions, And Company Size On Sharia Banking Financial Performance 2014-2018

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Abstract: The purpose of this study was to determine the effect of Islamic corporate governance, intellectual capital, funding decisions, and company size on the financial performance of Islamic banking companies in 2014-2018. The type of study used the associative method with hypothesis testing using Multiple Linear Regression. The results of this study indicated that the Islamic corporate governance variable is measured using (*Bahasa: JumlahRapat Dewan Komisaris (JRDK)*), Islamic corporate governance as measured by (*Bahasa: Ukuran Dewan Direksi (UUD)*), funding decisions and company size had a significant effect on the financial performance of sharia banking companies in 2014-2018. Meanwhile, the Islamic corporate governance variable measured using (*Bahasa: JumlahRapat Dewan Pengawas Syariah (JRDPS)*), Islamic corporate governance measured using (*Bahasa: UkuranKomite Audit (UKA)*), Islamic corporate governance measured using (*Bahasa: Ukuran Audit Eksternal (AE)*) and intellectual capital variables did not have a significant effect on the financial performance of Islamic banking companies in 2014-2018..

Keywords: Islamic Corporate Governance, Intellectual Capital, Funding, Size, Financial Performance

1. INTRODUCTION

The development of Islamic banking is part of the islamic economy, where the islamic financial systemhas developed since the middle ages. However, in the last few decades, it seems that the global economic development has not been significant. (oktaviani, 2017). Islamic economy is starting to grow and slowly improving the performance of banking itself due to the religious needs of the muslim community in the world who ask that the development of financial products or services be in accordance with the religion they believe in, besides that it can also increase the source of income from oil resources in various countries. Arab muslims during the 1970s.

One of the principles in Islamic banking is the application of profit sharing in accordance with the principles of Islamic teachings. Sharia banking is regulated by Law of the Republic of Indonesia Number 21 of 2008, which describes sharia banking as one of the banks which consists of business activities, institutions, Sharia Business Units and the process of conducting business activities. (Nur APNI, 2019). Sharia banks are banks that run businesses based on sharia principles or Islamic legal principles as regulated in the fatwas of the Indonesian Ulema Council such as the principles of justice and balance ('adlwatawazun), benefit (mashahah), universalism (alamyah) and do not contain gharar, maysir, usury. , wrongdoers, and haram objects.

Figure 1.1 shows the development of the financial performance ratios of Islamic commercial banks in Indonesia during 2016-2019. These ratios are published by the Financial Services Authority in the 2019 Islamic banking statistics for January. Based on Figure 1.1, it can be seen that not all financial performance ratios have increased. CAR has increased, although it had decreased in 2019 at the beginning of January.

Source: Sharia Banking Statistics, January 2019

Figure1. Development of Islamic Banking Financial Performance in Indonesia

ROA value from 2016 to 2017 the ROA value did not experience a constant increase at 0.63% and continued to increase in 2018 and 2019. There are several factors that can affect financial performance in banking companies, namely: company age, dividend policy, corporate governance, investment decisions, intellectual capital, funding decisions, growth opportunity, asset structure, sales growth and company size (Helma and Indra, 2018). Discussions on Corporate Governance in economic studies always undergo a development, so this topic deserves to be an issue to be discussed. as a result of poor governance and corporate governance in Indonesia at that time, caused the Indonesian economy to deteriorate. Since then, all parties agreed that to be able to rise from adversity, Indonesia must start with good governance from the government, government and private companies. Various efforts to improve governance have been made by applying GCG principles at all levels of society. corporate finance because it must comply with sharia principles. The implementation of GCG that meets the sharia principles referred to in this PBI is reflected in the implementation of the duties and responsibilities of the sharia supervisory board in managing sharia banking activities. (Lidia, 2018).

Financial reports must be published to stakeholders as a management accountability tool in managing the company. This financial report consists of financial reports that are mandatory and voluntary in nature. Mandatory financial statements consist of balance sheets, income statements, changes in equity, cash flow statements and notes to financial statements (PSAK No.1 revised 1998, par 7). In addition, there are financial reports that are voluntary (voluntary). (Rosalia, 2019). These financial statements are not required to be prepared and presented in accordance with PSAK.

Intellectual capital information greatly affects the performance of a company. This is because the information provided can be useful for interested parties (stakeholders). This information is vital and the company must disclose it completely (full disclosure) and reliably (Adinda, 2018). The information submitted by the company is in the form of financial reports. Companies are encouraged to present their annual reports containing the information needed by stakeholders, not only limited to mandatory financial reports but also voluntary reports. One of the important information that is voluntary is information about intellectual capital (IC).

A funding decision is a decision about finding sources of funds to finance investment and determining how much the composition of the sources of funds will be used. Funding comes from within such as retained earnings, equity, and cash, and some comes from outside such as debt and equity. The purpose of funding is to fund investment. Modigliani and Miller (1963) said that adding debt will increase the value of the company, meaning that if a company is in debt, the company value will be high (Linda, 2019). Companies with tangible and safe assets and abundant taxable profits that must be protected should have a high target ratio.

Company size is also one of the factors that affect financial performance. Company size is the size or size of assets owned by the company. The size of the company can be measured based on total sales, total book value of assets, total asset value and number of workers. In this study, the measurement of firm size is proxied by the natural logarithm of total sales. Company size (Size) in the long run is a form of good growth. (Banz in Widyastuti, 2010).

2. LITERATURE REVIEW

a. Agency Theory

According to Jensen and Meckling (1976), the main theory underlying the concept of good corporate governance is agency theory. When the owner (manager) delegates decision-making authority to another party, there is an agency relationship between the two parties. Silveira and Barros (2006). Agency theory suggests the relationship between the principal (owner) and agent (manager) in terms of company management, where the principal is an entity that delegates authority to manage the company to the agent (management). Sukmawati (2012).

According to Brigham & Houston (2010, p: 65) managers are given power by company owners, namely shareholders, to make decisions, which creates a potential conflict of interest known as agency theory. Cintia (2014) agency relationship occurs when one or more individuals, known as principals, hire other individuals or organizations, known as agents, to perform a number of services and delegate the authority to make decisions to the agent.

b. Financial performance

Performance is a description of the achievement of the implementation of an activity in realizing company goals. Where one of the important goals of establishing a company is to maximize shareholder wealth through increasing company value (Brigham and Houston, 2001) in Wati (2012). "The company's financial performance is a description of the financial condition of a company which is analyzed by means of financial analysis, so that it can be seen about the good and bad financial condition of a company that reflects the work performance in a certain period." With the word company's financial performance is also called a determination that measures the company's good and bad work performance can be seen from its financial condition in a certain period. Financial conditions are analyzed using financial analysis tools. Measurement of financial performance in the company is carried out to determine whether the results achieved are in accordance with the plan. By increasing the company's financial performance, it means that the company can achieve the goals of its establishment. In measuring financial performance, the company's financial performance can use ROA.

c. Islamic Corporate Governance

According to Najmudin (2011) in Endraswati (2016) corporate governance in Islam is a system that directs and controls a company to fulfill company goals by protecting the interests and rights of all stakeholders by using the basic concept of decision making based on Islamic socio-scientific epistemology based on the unity of Allah. According to Bhatti in Endraswati (2016) Islamic Corporate Governance considers the effects of sharia law and Islamic economic and financial principles on practices and policies, for example in zakat institutions, prohibiting speculation, and developing an economic system based on profit sharing. Decision making that is taken exceeds the context of conventional corporate governance which includes shareholders, suppliers, creditors, consumers, competitors, and employees (Lewis, 2015). The main objective of Islamic Corporate Governance is Maqasid Shariah which refers to the welfare of society (Hasan, 2010).

d. Intelektual Capital

Sangkala (2016) also states that intellectual capital is intellectual material, which includes knowledge, information, intellectual property and experience that can be used collectively to create wealth. Intellectual capital (Setiarso, 2016) is an important resource and a capability to act based on knowledge. Joefri (2012) discusses that intellectual capital is a tool needed to find opportunities and manage threats in life. Many experts say that intellectual capital plays a very large role in adding value to an activity, including in realizing the independence of a region. Various organizations, institutions and Social strata that excel and get a lot of benefits or benefits are because they continuously develop their human resources or competencies.

e. Funding Decisions

A funding decision can be interpreted as a decision concerning the financial structure (financial structure). The company's financial structure is a composition of funding decisions that include short-term debt, long-term debt, and its own capital. The company's financial structure often changes due to the investment that the company will make. Therefore, the size of the investment that the company will make will affect the composition (structure) of the company's funding. Each company will expect a capital structure that can maximize company performance and minimize capital costs. (Purnamasari, 2019). According to Darminto (2018), a company's financing decision concerns the composition of funding in the form of an owner's fund, long-term loans, and current liabilities. The source of capital can come from long-term loans, adding to the own capital originating from retained earnings or from share issuance.

f. Company Size

Company size describes the size of a company which can be expressed by total assets or total net sales. The greater the total assets and sales, the greater the size of a company. The bigger the assets, the greater the capital invested, while the more sales, the more money turnover in the company. Thus, company size is the size or size of assets owned by the company. The size of the company directly reflects the level of a company's operating activities. In general, the bigger a company is, the greater its activities. Thus, company size can also be associated with the amount of wealth owned by the company (NisaFidyati in Arie 2013).

g. Hypothesis

1. The effect of the number of board meetings on financial performance
   The number of board meetings in the corporate governance structure conducted by the board of commissioners shows that there is an effect on financial performance. One way of building healthy relationships with principals is to demonstrate the commitment of board members through frequent and timely meetings to discuss the organization. Thus, the hypothesis in this study is *H_a1: It is suspected that the number of board meetings has a significant effect on the financial performance of Islamic banking companies in 2014-2018.*
2. The effect of the board of directors on financial performance
   The number of boards of directors is in accordance with the regulations from BAPEPAM-LK / OJK which regulates the minimum number of boards of directors. The board of

directors as executor of the company's short-term and long-term operations in large numbers greatly benefits the company from the perspective of resource dependence. With a large number of boards of directors, company performance will be highly specified so that professional performance will emerge. Thus, the hypothesis in this study is *H_a2: It is suspected that the number of boards of directors has a significant effect on the financial performance of Islamic banking companies in 2014-2018.*

3. The effect of the number of sharia supervisory board meetings on financial performance
The more often the sharia supervisory board meets or holds meetings, the company's financial performance does not increase. This means that the more frequently the Sharia Supervisory Board holds meetings, the less effective the supervisory function for management is. Thus, the hypothesis in this study is *H_a3: It is suspected that the number of sharia supervisory board meetings has a significant effect on the financial performance of Islamic banking companies in 2014-2018.*

4. The effect of the number of audit committees on financial performance
According to Endraswati (2016), the thing that distinguishes corporate governance in Islamic banking compared to conventional banking is the presence of the Sharia Supervisory Board in its corporate governance structure which says that the size of the number of audit committees in companies does not guarantee their performance in monitoring the company's financial performance. Thus, the hypothesis in this study is *H_a4: It is suspected that the number of audit committees has a significant effect on the financial performance of Islamic banking companies in 2014-2018.*

5. The effect of the number of external audits on financial performance
In fact, the involvement of external auditors in the publication of financial reports does not support the improvement of the financial performance of Islamic commercial banks. As an independent supervisory function, the external audit should provide a statement of certainty to financial statements so that it is expected to improve financial performance. Thus, the hypothesis in this study is *H_a5: It is suspected that the number of external audits has a significant effect on the financial performance of Islamic banking companies in 2014-2018.*

6. The effect of intellectual capital on financial performance
Good use of intellectual capital will improve financial performance. This proves that the use of intellectual capital has been running effectively and efficiently. The use of intellectual capital that appears in the financial statements is right on target and has met the standard of corporate governance implementation. Thus, the hypothesis in this study is *H_a6: It is suspected that intellectual capital has an effect on the financial performance of Islamic banking companies in 2014-2018.*

7. The effect of funding decisions on financial performance
Funding decisions, which are decisions regarding financial management related to debt and stocks, can improve the company's financial performance. Companies that increase debt can be seen as companies that are confident about the company's prospects in the future. Companies with good funding decisions are able to reveal the company's credibility. Thus, the hypothesis in this study is *H_a7: It is suspected that funding decisions have an effect on the financial performance of Islamic banking companies in 2014-2018.*

8. The effect of company size on financial performance
   The logarithm of total assets is used as an indicator of the size of the company because if the size of the company is bigger, the required fixed assets will also be bigger. A large company in which its shares are very widespread will be more willing to issue new shares to meet their needs to finance sales growth than a small company. Thus, the hypothesis in this study is *H_a8: It is suspected that company size affects the financial performance of Islamic banking companies in 2014-2018*.

3. METHOD

According to Sugiyono (2011) the study of methods or techniques that scientifically direct researchers to obtain data with specific purposes and uses. In this case, the research used the associative methodusing at least two linked variables.

a. Population
   Sugiyono (2011) defines population as a generalization area consisting of objects or subjects, which have qualities and characteristics that are determined by the researcher to be studied and then draw conclusions. The population of this study was all Islamic banking companies listed on the Indonesia Stock Exchange.

b. Sample
   The research sample is part of the number and characteristics of the population (Sugiyono, 2010). In this research used Purposive sampling method. The criteria in this sampling were as follows:
   1. The Listed Islamic banking companies on the Indonesian stock exchange during the 2014-2018 period
   2. Unpublish Companies annual financial reports for the 2014-2018 period
   3. Complete Companies data in millions of rupiah.

c. Test Data Analysis Requirements
   1. Normality test
      According to Imam Ghozali (2011), this test is used to find out whether the number of samples taken is representative or not. Therefore, that the research conclusions drawn from a number of samples was justified. In the sample normality test in this study, the authors used the non-parametric one-sample Kolmogorof Smirnov (KS) test.
      Testing procedure:

      Formulation of the hypothesis:
      H_o: Data comes from populations with normal distribution
      H_1: Data comes from a population that is not normally distributed.

      Criteria for decision making:
      - If Sig <0.05 then Ho is rejected (sample distribution is not normal)
      - If Sig> 0.05 then Ho is accepted (normal sample distribution).

   2. Multicollinearity Test
      The multicollinearity test was to test whether the regression model found a correlation between independent variables. A good regression model should not have a correlation between the independent variables. To detect multicollinearity, it was seen from the

Value Inflation Factor (VIF). The basis for decision making according to Ghozali (2013):
- If the VIF value> 10 then the Multicollinearity test occurs
- If the VIF value <10 then there is no Multicollinearity test.

3. Autocorrelation Test

Autocorrelation arisen because the residuals were not independent of one observation to another (Kuncoro, 2011). It was because individual errors tended to affect the same individual in the next period. Autocorrelation problems often occurred in time series data (time series). Autocorrelation detection on the decision regarding the existence of autocorrelation as follows:
- If d <dl, it means there is positive autocorrelation
- If d> (4-dl), it means there is negative autocorrelation
- If du <d <(4-dl), it means that there is no autocorrelation
- If dl <d <du or (4 - du), it means that it cannot be concluded

d. Data analysis method

1. Multiple Regression Analysis

Multiple regression was used to test the effect of more than one independent variable and one dependent variable. In the calculations, this study used the assistance of the IBM SPSS 21 program with Multiple linear regression equations.

$$Y = a + bx_1 + bx_2 + bx_3 + bx_4 + bx_5 + bx_6 + bx_7 + bx_8 + e$$

Notes:
Y = Financial Performance
a = Constant Value
b = Regression Coefficient
X1 = Number of Board of Commissioners Meeting (JRDK)
X2 = Size of the Board of Directors (UDD)
X3 = Number of Sharia Supervisory Board Meetings (JRDPS)
X4 = Audit Committee Size (UKA)
X5 = External Audit Size (AE)
X6 = Intellectual Capital
X7 = Funding decision
X8 = Company Size
e = Standard Deviation
X5 = Age of the company
e = Standard Deviation

2. Partial Test (t Statistical Test)

Hypothesis testing partially was to determine the effect of each independent variable individually on the dependent variable. This test is carried out with the t-test at a 95% confidence level with the following conditions: (Ghozali, 2011).

H0: if the p-value> 0.05, then H0 is accepted.
Ha: if the p-value <0.05, then Ha is accepted
To find out the truth of the hypothesis, the criteria used if t count> t table then rejects H0 and accepts Ha. It meant that there was an effect between the dependent variable on the independent variable and the degree of confidence used 5%. Or by looking at the value

of the significance of the t-test for each variable, if the significance value <0.05, it concluded that H0 was rejected and Ha was accepted.

4. RESULTS AND DISCUSSION

a. Multiple Linear Regression Analysis

The test was performed using multiple linear regression with a = 5%. The test results were presented in Table 4.6 below:

Tabel 4.6
Hasil Persamaan Analisis Regresi
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.729	1.316		-2.836	.013
	JRDK	-.015	.006	-.388	-2.660	.018
	UDD	.446	.136	.808	3.291	.005
	JRDPS	.010	.025	.055	.399	.696
	UKA	.021	.117	.032	.178	.861
	AE	.000	.279	.000	.001	.999
	LN_IC	-.832	.477	-.236	-1.746	.101
	LN_DER	-.691	.164	-.896	-4.206	.001
	UKURAN	-.043	.022	-.312	-1.920	.014

a. Dependent Variable: LN_ROA

Sumber : Data diolah 2020

The dependent variable in this regression was financial performance (Y).Meawhile, the independent variables were ICG (X1), IC (X2), funding decisions (X3), and firm size (X4). The regression model based on the results of the above analysis as follows:

$$Y = a + bx1 + bx2 + bx3 + bx4 + bx5 + bx6 + bx7 + bx8 + e$$

$$Y = -3{,}729 - 0{,}015 + 0{,}446 + 0{,}010 + 0{,}021 + 0{,}000 - 0{,}832 - 0{,}691 - 0{,}043$$

Based on table 4.8, the calculation on ICG (JRDK) obtained the t value of -2.660 while the t table value with dk (dk = 60-2 = 58) was 1.690 so t count (-2.660)> t table (-1.690) and the value sig (0.018 <0.05) thus Ho was rejected and Ha was accepted, which meant that the number of board meetings had a significant effect on financial performance.

Based on table 4.8, the calculation on ICG (UDD) obtained the t count value of 3.291 while the t table value with dk (dk = 60-2 = 58) was 1.690 so t count (3.291)> t table (1.690) and sig value (0.005) <0.05) thus Ho was rejected and Ha was accepted, which meant that the number of board meetings had a significant effect on financial performance.

Based on table 4.8, the calculation on ICG (JRDPS) obtained the t value of 0.399 while the t value of the table with dk (dk = 60-2 = 58) was 1.690 so t count (0.399) <t table (1.690) and the value of sig (0.696) > 0.05) thus Ho was rejected and Ha was accepted, which meant that the number of board meetings had a significant effect on financial performance.

Based on table 4.8, the calculation on ICG (UKA) obtained the t value of 0.178 while the t table value with dk (dk = 60-2 = 58) was 1.690 so t count (0.178) <t table (1.690) and the sig value (0.861 > 0.05) thus Ho was rejected and Ha was accepted, which meant that the number of board meetings had a significant effect on financial performance.

Based on table 4.8, the calculation on ICG (AE) obtained the t value of 0.001 while the t table value with dk (dk = 60-2 = 58) was 1.690 so t count (0.001) <t table (1.690) and sig value (0.999 > 0.05) thus Ho is accepted and Ha is rejected, which means that external audit has no significant effect on financial performance.

Based on table 4.8, the calculation on IC (X2) obtained the t value of -1.745 while the value of t table with dk (dk = 60-2 = 58) is 1.690 so t count (-1.745)> t table (1.690) and sig value (0.101 <0.05) thus Ho was rejected and Ha was accepted, which meant that the number of board meetings had a significant effect on financial performance.

Based on table 4.8, the calculation of the funding decision (X3) obtained the t value of -4.208 while the t table value with dk (dk = 60-2 = 58) was 1.690 so t count (-4.208)> t table (-1.690) and sig value (0.001 <0.05) thus Ho was rejected and Ha was accepted, which meant that the number of board meetings had a significant effect on financial performance.

Based on table 4.8, the calculation on company size (X4) obtained the t value of -1.920 while the t table value with dk (dk = 60-2 = 58) is 1.690 so t count (-1.920)> t table (-1.690) sig value (0.014 <0.05) thus Ho was rejected and Ha was accepted, which meant that the number of board meetings had a significant effect on financial performance.

b. Discussion

1. Effect of number of board of commissioners meetings (X1) on financial performance
   The results showed that the number of board meetings had a significant effect on the financial performance of Islamic banking. It was because the number of board meetings in the corporate governance structure conducted by the board of commissioners shows an effect on financial performance. One way of building healthy relationships with principals was to demonstrate the commitment of board members through frequent and timely meetings to discuss the organization. The results of this study explained that board of commissioners meetings had a significant effect on the financial performance of Islamic banking.

2. The effect of board size (X2) on financial performance
   The results showed that the board of directors had a significant effect on the financial performance of Islamic banking. It was because the number of boards of directors was in accordance with the rules of BAPEPAM-LK / OJK which regulates the minimum number of boards of directors. A large number of boards of directors as executors of short and long-term operations of the company was very beneficial for the company from the point of view of resources dependence. The results of this study explained that the board of directors as an important aspect of corporate governance has a decisive effect on the success of the company's financial performance.

3. The effect of the number of sharia supervisory board meetings (X3) on financial performance
   The results showed that the number of sharia supervisory board meetings had no significant effect on the financial performance of sharia banking. It was because the more often the sharia supervisory board met or held meetings, the company's financial performance did not increase. The results of this study explained that the Sharia Supervisory Board Meeting has no effect on the success of the company's financial performance.

4. The effect of audit committee size (X4) on financial performance
   The results showed that the number of audit committees had no significant effect on the financial performance of Islamic banking. It was because those who say that the size of the number of audit committees in the company did not guarantee their performance in supervising the company's financial performance The results of this study explained that the audit committee has no effect on the financial performance of Islamic banking companies.

5. The effect of external audit (X5) on financial performance
   The results showed that external audit had no significant effect on the financial performance of Islamic banking. It was because the involvement of external auditors in the publication of financial reports did not actually support the improvement of the financial performance of Islamic commercial banks. The results of this study explained that external audits have no effect on the financial performance of Islamic banking companies.

6. The effect of intellectual capital (X6) on financial performance
   The results showed that IC had no significant effect on the financial performance of Islamic banking. This is because the use of good intellectual capital did not guarantee that it will improve financial performance. This proves that the use of intellectual capital was still not effective and efficient. The use of intellectual capital that appears in the financial statements had not been on target and on target, and has met the standardization of corporate governance implementation. The results of this study explained that IC affects the financial performance of Islamic banking companies.

7. The Effect of Funding Decisions (X7) on financial performance
   The results showed that funding decisions had a significant effect on the financial performance of Islamic banking. This is because funding decisions, which were decisions regarding financial management related to debt and stocks, can improve the company's financial performance. The results of this study explained that funding decisions have an effect on the financial performance of Islamic banking companies.
8. The Effect of company size (X8) on financial performance
   The results showed that company size had a significant effect on the financial performance of Islamic banking. It was because the size of the company as seen from the logarithm of total assets was used as an indicator of the size of the company because if the size was getting bigger.

5. CONCLUSIONS

Based on the research results, it can be concluded that:
1. Islamic corporate governance variables measured using JRDK had a significant effect on the financial performance of Islamic banking.
2. Islamic corporate governance variables measured using UUD had a significant effect on the financial performance of Islamic banking.
3. The Islamic corporate governance variable measured using JRDPS did not have significant effect on the financial performance of Islamic banking.
4. Islamic corporate governance variables measured using UKA did not have a significant effect on the financial performance of Islamic banking.

5. Islamic corporate governance variables measured using AE did not have a significant effect on the financial performance of Islamic banking.
6. Intellectual Capital variable did not have a significant effect on the financial performance of Islamic banking
7. Funding decision variables had a significant effect on the financial performance of Islamic banking
8. Company Size Variable had a significant effect on the financial performance of Islamic banking

ACKNOWLEDGEMENTS

The author would like to thank to IIB Darmajaya Lampung who had fully supported the author.

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