

REFERENSI

- Adinugroho, M., Herlambang, T., Yudianto, F., & Hakiki, M. S. (2023). The Role of The Sharia Supervisory Board In Sharia Banking In Indonesia. *Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 9, 51–64.
- Al-Musali, M. A., & Ku Ismail, K. N. I. (2016). Cross-country comparison of intellectual capital performance and its impact on financial performance of commercial banks in GCC countries. *International Journal of Islamic and Middle Eastern Finance and Management*, 9(4), 512–531. <https://doi.org/10.1108/IMEFM-03-2015-0029>
- Andini, S., & Iqbal, S. (2025). Exploring Sharia Compliance and Intellectual Capital for a New Approach to Maqasid Performance. *AABFJ*, 19(3), 3–22.
- Angelica, R., & Siswanto, D. (2024). Influence of Intellectual Capital on Financial Performance of Sharia Banking With Sharia Supervisory Board Size as a Moderating Variable. *International Journal of Sharia Economics and Financial Literacy*, 1(4), 122–142.
- Antonio, M. S. (2002). *Bank syariah: Dari Teori ke Praktik*. Gema Insani Press.
- Ascarya, A., & Yumanita, D. (2007). Mencari Solusi Rendahnya Pembiayaan Bagi Hasil di Perbankan Syariah Indonesia. *Buletin Ekonomi Moneter Dan Perbankan*, 8(1), 7–43. <https://doi.org/10.21098/bemp.v8i1.127>
- Asutay, M., & Ubaidillah. (2024). Examining the Impact of Intellectual Capital Performance on Financial Performance in Islamic Banks. *Journal of the Knowledge Economy*, 15(1), 1231–1263. <https://doi.org/10.1007/s13132-023-01114-1>
- Athanasoglou, P. P., Brissimis, S. N., & Delis, M. D. (2008). Bank-specific, industry-specific and macroeconomic determinants of bank profitability. *Journal of International Financial Markets, Institutions and Money*, 18(2), 121–136. <https://doi.org/10.1016/j.intfin.2006.07.001>
- Axe Finance. (2025, April 23). *Islamic Finance in Southeast Asia: A Strategic Inflection Point — Case Studies from Indonesia, the Philippines, and Malaysia*. <https://www.axefinance.com/resources/news-blogs/news/islamic-finance-southeast-asia/>
- Ayniah, S., Nafik, M., & Ryandono, H. (2022). Does Intellectual Capital Impact The Islamic Banks' Performance? Evidence from Indonesia Apakah Intellectual

- Capital Mempengaruhi Kinerja Perbankan Syariah? Fakta dari Indonesia. *Juli*, 9(4), 534–542. <https://doi.org/10.20473/vol9iss20224pp534-542>
- Baltagi, B. H. (2021). *Econometric Analysis of Panel Data* (6th ed.). Springer Nature. <http://www.springer.com/series/10099>
- Barney, J. B. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99–120.
- Bontis, N. (1998). Intellectual capital: an exploratory study that develops measures and models. *Management Decision*, 36(2), 63–76. <http://www.emerald.com/md/article-pdf/36/2/63/1925652/00251749810204142.pdf>
- Burns, T., & Stalker, G. M. (1961). *The management of innovation*. Tavistock Publications.
- Chapra, M. U. (2000). *The Future of Economics: An Islamic Perspective*. The Islamic Foundation.
- Chapra, M. U. (2008). *The Islamic Vision of Development in the Light of Maqāsid Al-Sharī'ah*. International Institute of Islamic Thought.
- Davis, J. H., David Schoorman, F., & Donaldson, L. (1997). Toward a Stewardship Theory of Management. In *Source: The Academy of Management Review* (Vol. 22, Number 1). <https://www.jstor.org/stable/259223?seq=1&cid=pdf->
- Donaldson, L. (2001). The Contingency Theory of Organizations. In *The Contingency Theory of Organizations*. SAGE Publications, Inc. <https://doi.org/10.4135/9781452229249>
- Edvinsson, L. author. M. M. S. (Michael S. 1954-E. L. 1946-. (1997). *Intellectual capital : realizing your company's true value by finding its hidden brainpower / Leif Edvinsson and Michael S. Malone*. (1st ed., Vol. 1). HarperBusiness, c1997.
- Faozan, A., Syah, T. A., Kusuma, H., & Adawiyah, W. R. (2023). Good Corporate Governance and Moderating the Influence of Intellectual Capital on The Financial Performance: The Study of The Islamic Banking Industry. *Corporate and Business Strategy Review*, 4(2 Special Issue), 225–237. <https://doi.org/10.22495/cbsrv4i2siart2>
- Firmansyah, A., & Hidayat, F. (2024). Tata Kelola Syariah: Peran Vital Dewan Pengawas Syariah dalam Mewujudkan Kepatuhan dan Kinerja Bank Syariah. *Al-Urban: Jurnal Ekonomi Syariah Dan Filantropi Islam*, 8(2), 188–203. https://doi.org/10.22236/alurban_vol8.i2/17246
- Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25* (9th ed.). :Badan Penerbit Universitas Diponegoro.

- Grais, W., & Pellegrini, M. (2006). *Corporate Governance and Shariah Compliance in Institutions Offering Islamic Financial Services*. <http://econ.worldbank.org>.
- Gujarati, D. N., & Porter, D. C. (2009). *Basic Econometrics* (5th ed.). McGraw-Hill Irwin.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis Eighth Edition*. cengage. www.cengage.com/highered
- Hameed, S., Mohamed, B., Ade, I., Bakhtiar, W., Mohd, A., Bin, N., Nor, M., & Pramono, S. (2004). *Alternative Disclosure & Performance Measures for Islamic Banks*.
- Hillman, A. J., & Dalziel, T. (2003). Boards of Directors and Firm Performance: Integrating Agency and Resource Dependence Perspectives. *Source: The Academy of Management Review*, 28(3), 383–396. <https://www.jstor.org/stable/30040728>
- Iqbal, Z., & Mirakhor, A. (2011). Ethical Dimensions of Islamic Finance. In *Ethical Dimensions of Islamic Finance*. Springer International Publishing. <https://doi.org/10.1007/978-3-319-66390-6>
- Karim, A. A. (2009). *Bank Islam : Analisis Fiqih dan Keuangan*. PT Raja Grafindo Persada.
- Khayat, A. A. N., Wargo, & Niskaromah. (2025). A Literature Review on Risk Management in Mudharabah and Musyarakah Financing Products within the Context of Islamic Banking. *Zabags International Journal of Economy*, 3(2), 271–279. <https://doi.org/10.61233/zijec.v3i2.116>
- Kurniawan, F. D., & Zulaikha, S. (2020). Determinan Kinerja Keuangan Bank Syariah di Indonesia: Perspektif Intellectual Capital dan Pengungkapan. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 7(10), 1929–1943. <https://doi.org/10.20473/vol7iss202010pp1929-1943>
- Kusuma, K. A. (2018). *Profit Sharing Ratio Determination of Mudharabah Contract in Indonesia Islamic Banks*. 34(85), 2804–2813.
- Lawrence, P. R., & Lorsch, J. W. (1967). Differentiation and Integration in Complex Organizations. *Quarterly*, 12(1), 1–47. <https://www.jstor.org/stable/2391211?seq=1&cid=pdf->
- LSEG Annual Report 2024*. (2022). www.lseg.com.
- Mollah, S., & Zaman, M. (2015). Shari'ah supervision, corporate governance and performance: Conventional vs. Islamic banks. *Journal of Banking and Finance*, 58, 418–435. <https://doi.org/10.1016/j.jbankfin.2015.04.030>

- Munifatussa'idah, A. (2021). Sharia Compliance, Islamic Corporate Governance, Intellectual Capital, and Earning Management toward Financial Performance in Indonesia Islamic Banks. *IQTISHADIA*, 14(2), 251–276. <https://doi.org/10.21043/iqtishadia.v14i2.10152>
- Nomran, N. M., & Haron, R. (2020). Shari'ah supervisory board's size impact on performance in the Islamic banking industry: An empirical investigation of the optimal board size across jurisdictions. *Journal of Islamic Accounting and Business Research*, 11(1), 110–129. <https://doi.org/10.1108/JIABR-05-2017-0070>
- Prasojo, P., Yadiati, W., Fitrijanti, T., & Sueb, M. (2023). Exploring the relationship between intellectual capital and maqasid sharia-based performance: the moderating role of sharia governance. *Journal of Islamic Marketing*, 14(8), 2130–2146. <https://doi.org/10.1108/JIMA-07-2021-0226>
- Pulic, A. (2000). VAIC™ – An accounting tool for IC management. *International Journal of Technology Management*, 20(5-8), Pp. 702–714.
- Rahmawati, A. I. E., Prawestri, A. D., Rosadi, S., & Wardani, M. K. (2024a). Enhancing Islamic Bank Performance: The Role Of Sharia Supervisory Board Attributes And Intellectual Capital. *JAS (Jurnal Akuntansi Syariah)*, 8(2), 203–226. <https://doi.org/10.46367/jas.v8i2.1943>
- Rahmawati, A. I. E., Prawestri, A. D., Rosadi, S., & Wardani, M. K. (2024b). Enhancing Islamic Bank Performance: The Role Of Sharia Supervisory Board Attributes And Intellectual Capital. *JAS (Jurnal Akuntansi Syariah)*, 8(2), 203–226. <https://doi.org/10.46367/jas.v8i2.1943>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach* (7th ed.). John Wiley & Sons.
- Sirmon, D. G., Hitt, M. A., & Duane Ireland, R. (2007). Managing Firm Resources In Dynamic Environments To Create Value: Looking Inside The Black Box. *Academy of Management Review*, 3 (1), 273–292.
- Statista. (2024). *Islamic banking industry in Indonesia - statistics & facts*. <https://www.statista.com/topics/13002/islamic-banking-industry-in-indonesia/>
- Stewart, T. A. (1997). *Intellectual capital: The new wealth of organizations*. Doubleday.
- Sugiyono. (2016). Metode Penelitian Kuantitatif, Kualitatif dan R & Metode Penelitian Kuantitatif, Kualitatif Dan R & D. Bandung: Alfabeta. In *Bandung: Alfabeta*.

- Sutjipto, T. S., & Hadi, T. S. (2024). Investment In Intellectual Capital And Its Impact On The Profitability Of Islamic Banks In Indonesia. *Jurnal Ekonomi Dan Bisnis Airlangga*, 34(2), 318–338. <https://doi.org/10.20473/jeba.v34i22024.318-338>
- Sutrisno, S., & Widarjono, A. (2022a). Is Profit–Loss-Sharing Financing Matter for Islamic Bank’s Profitability? The Indonesian Case. *Risks*, 10(11). <https://doi.org/10.3390/risks10110207>
- Sutrisno, S., & Widarjono, A. (2022b). Is Profit–Loss-Sharing Financing Matter for Islamic Bank’s Profitability? The Indonesian Case. *Risks*, 10(11). <https://doi.org/10.3390/risks10110207>
- Ulum, I. (2013). *Model Pengukuran Kinerja Intellectual Capital Dengan Ib-Vaic Di Perbankan Syariah* (Vol. 7, Number 1).
- Ur Rehman, A., Aslam, E., & Iqbal, A. (2022). Intellectual capital efficiency and bank performance: Evidence from islamic banks. *Borsa Istanbul Review*, 22(1), 113–121. <https://doi.org/10.1016/j.bir.2021.02.004>
- Wernerfelt, B. (1984). A Resource-Based View of the Firm. *Strategic Management Journal*, 5(2), 171–180.
- Woodward, J. (1965). *Industrial organization : theory and practice*. Oxford University Press.
- Wooldridge, J. M. (2010). *Econometric Analysis of Cross Section and Panel Data* (2nd ed.). MIT Press.