

DAFTAR PUSTAKA

- Abdelsalam, Omneya, Panagiotis Dimitropoulos, Marwa Elnahass, and Stergios Leventis. 2016. "Earnings Management Behaviors under Different Monitoring Mechanisms: The Case of Islamic and Conventional Banks." *Journal of Economic Behavior and Organization* 132: 155–73. <http://dx.doi.org/10.1016/j.jebo.2016.04.022>.
- Accounting & Auditing Organization for Islamic Financial Institution. 2012. "AAOIFI – Governance and Auditing Standards." *4th Annual IIBI-ISRA Thematic Workshop* (September): 1–48.
- Aggarwal, Rajesh K., and Tarik Yousef. 2000. "Islamic Banks and Investment Financing." *Journal of Money, Credit and Banking* 32(1): 93.
- Alam, Nafis, Jayalakshmy Ramachandran, and Aisha Homy Nahomy. 2020. "The Impact of Corporate Governance and Agency Effect on Earnings Management – A Test of the Dual Banking System." *Research in International Business and Finance* 54(June 2019): 101242. <https://doi.org/10.1016/j.ribaf.2020.101242>.
- Alnasser, Sulaiman Abdullah Saif, and Joriah Muhammed. 2012. "Introduction to Corporate Governance from Islamic Perspective." *Humanomics* 28(3): 220–31.
- Alves, Sandra. 2013. "The Impact of Audit Committee Existence and External Audit on Earnings Management." *Journal of Financial Reporting and Accounting* 11(2): 143–65.
- Archer, Simon, and Rifaat Ahmed Abdel Karim. 2012. *Islamic Finance: The Regulatory Challenge*. *The Regulatory Challenge*.
- Archer, Simon, Rifaat Ahmed Abdel Karim, and Talla Al-Deehani. 1998. "Financial Contracting, Governance Structures and the Accounting Regulation of Islamic Banks: An Analysis in Terms of Agency Theory and Transaction Cost Economics." *Journal of Management and Governance* 2(2): 149–70.
- Ardhanareswari, Resti. 2017. "Pelaksanaan Dan Pengungkapan Good Corporate Governance Pada Bank Umum Syariah." *Law and Justice* 2(1): 66–78.
- Asrori. 2014. "Implementasi Islamic Corporate Governance Dan Implikasinya Terhadap Kinerja Bank Syariah." *Jurnal Dinamika Akuntansi* 6, No.1, M. <http://journal.unnes.ac.id/nju/index.php/jda>.
- Bakr, M. 2002. "The Independence of Shari'a Advisors in The Framework of Shari'a Supervision Functions and Duties." *Proceedings of Second Annual Conference of AAOIFI, Bahrain*: 24–1.
- Baltagi, Badi Hani, 2005, *Econometric Analysis of Data Panel*. Third ed. West Sussex: John Wiley & Sons, Ltd.
- Bank Indonesia, 2004, *Peraturan Bank Indonesia Nomor : 6/24/Pbi/2004 Tentang Bank Umum Yang Melaksanakan Kegiatan Usaha Berdasarkan Prinsip Syariah*, Jakarta. http://www.bi.go.id/id/peraturan/perbankan/Pages/pbi_82106.aspx.
- , 2009, *Peraturan Bank Indonesia Nomor 11/33/PBI/2009*, Jakarta

- Bassens, David, Ben Derudder, and Frank Witlox. 2011. "Setting Shari'a Standards: On the Role, Power and Spatialities of Interlocking Shari'a Boards in Islamic Financial Services." *Geoforum* 42(1): 94–103. <http://dx.doi.org/10.1016/j.geoforum.2010.10.004>.
- Beatty, Anne L., Bin Ke, and Kathy R. Petroni. 2002. "Earnings Management to Avoid Earnings Declines across Publicly and Privately Held Banks." *Accounting Review* 77(3): 547–70.
- Bin-Ghanem, Hasan, and Akmalia M. Ariff. 2016. "The Effect of Board of Directors and Audit Committee Effectiveness on Internet Financial Reporting." *Journal of Accounting in Emerging Economies* 6(4): 429–48.
- Budiman, Ahmad. 2014. "Kapitalisme Ekonomi Syariah." *An-Nisbah: Jurnal Ekonomi Syariah* 1(1).
- Chapra, M. Umer, and Habib Ahmed. 2014. "Islamic Financial." *Finance & Development* 6(2): 205–14.
- Cornett, Marcia Millon, Jamie John McNutt, and Hassan Tehranian. 2009. "Corporate Governance and Earnings Management at Large U.S. Bank Holding Companies." *Journal of Corporate Finance* 15(4): 412–30. <http://dx.doi.org/10.1016/j.jcorpfin.2009.04.003>.
- Damak, Sana Triki. 2013. "The Corporate Governance Mechanisms: Evidence from Tunisian Banks." *IOSR Journal of Business and Management* 9(6): 61–68.
- Darmadi, Salim. 2013. "Corporate Governance Disclosure in the Annual Report: An Exploratory Study on Indonesian Islamic Banks." *Humanomics* 29(1): 4–23.
- Dechow, Patricia M., Richard G. Sloan, and Amy P. Sweeney. 1996. "Causes and Consequences of Earnings Manipulation: An Analysis of Firms Subject to Enforcement Actions by the SEC." *Contemporary Accounting Research* 13(1): 1–36.
- Elghuweel, Mohamed I., Collins G. Ntim, Kwaku K. Opong, and Lynn Avison. 2017. "Corporate Governance, Islamic Governance and Earnings Management in Oman." *Journal of Accounting in Emerging Economies* 7(2): 190–224.
- Errico, Luca, and Mitra Farahbaksh. 1998. "Islamic Banking: Issues in Prudential Regulations and Supervision." *IMF Working Papers* 98(30): 1.
- Fama, Eugene F., and Michael C. Jensen. 1983. "Separation of Ownership and Control." *Journal of Law and Economics* XXVI: 1–31.
- Farida, Yusriati Nur, Yuli Prasetyo, and Eliada Herwiyanti. 2010. "Pengaruh Penerapan Corporate Governance Pada Timbulnya Earning Management Dalam Menilai Kinerja Keuangan Perusahaan Perbankan Di Bursa Efek Indonesia." *Jurnal Bisnis dan Akuntansi* 12(2): 69–81.
- Fich, Eliezer M., and Anil Shivdasani. 2012. "Are Busy Boards Effective Monitors?" *Corporate Governance: Recent Developments and New Trends* 9783642315(2): 221–58.
- Forum for Corporate Governance Indonesia, 2001, *Seri Tata Kelola Perusahaan (Corporate Governance)*.
- Garas, Samy Nathan. 2012. "The Conflicts of Interest inside the Shari'a

- Supervisory Board.” *International Journal of Islamic and Middle Eastern Finance and Management* 5(2): 88–105.
- Ghazali, Aziatul Waznah, Nur Aima Shafie, and Zuraidah Mohd Sanusi. 2015. “Earnings Management: An Analysis of Opportunistic Behaviour, Monitoring Mechanism and Financial Distress.” *Procedia Economics and Finance* 28(April): 190–201. [http://dx.doi.org/10.1016/S2212-5671\(15\)01100-4](http://dx.doi.org/10.1016/S2212-5671(15)01100-4).
- Greene, William H., 2018, *Econometric Analysis*. Eight. New York: Pearson.
- Gujarati, Damodar N., and Dawn C. Porter, 2008, *Basic Econometrics*. 5th ed. ed. Noelle Fox. New York: McGraw-Hill Companies, Inc.
- Hamdi, Faouzi Mohamed, and Mohamed Ali Zarai. 2013. “Perspectives of Earnings Management In Islamic Banking Institutions.” *International Journal of Business and Management Invention* 2(9): 26–38. www.ijbmi.org.
- . 2014. “Corporate Governance Practices and Earnings Management in Islamic Banking Institutions.” *Research Journal of Finance and Accounting* 5(9): 81–97.
- Harahap, Sofyan Safri, Wiros, and Muhammadiyah Yusuf, 2010, *Akuntansi Perbankan Syariah PSAK Syariah Baru*. IV. Jakarta: LPFE Ussakti. <http://library1.nida.ac.th/termpaper6/sd/2554/19755.pdf>.
- Hasan, Maher, And Jemma Dridi. 2011. “The Effects of the Global Crisis on Islamic and Conventional Banks: A Comparative Study.” *Journal of International Commerce, Economics and Policy* 02(02): 163–200.
- Hasan, Zulkifli. 2011. “A Survey on Shari’ah Governance Practices in Malaysia, GCC Countries and the UK: Critical Appraisal.” *International Journal of Islamic and Middle Eastern Finance and Management* 4(1): 30–51.
- Hashed, Abdulwahid A., and Faozi A. Almaqtari. 2020. “The Impact of Corporate Governance Mechanisms and Ifrs on Earning Management in Saudi Arabia.” *Accounting* 7(1): 207–24.
- Healy, Paul M, and James M Wahlen. 1999. “A Review of the Earnings Management Literature and Its.” *Accounting Horizons* 13(4): pp.365-383. <http://www.aaajournals.org/doi/abs/10.2308/acch.1999.13.4.365>.
- Hsiao, Cheng, 2003, *Analysis of Panel Data*, Cambridge: Cambridge University Press.
- Ibrahim, Mohd Sabrun, Faizah Darus, Haslinda Yusoff, and Rusnah Muhamad. 2015. “Analysis of Earnings Management Practices and Sustainability Reporting for Corporations That Offer Islamic Products & Services.” *Procedia Economics and Finance* 28(April): 176–82. [http://dx.doi.org/10.1016/S2212-5671\(15\)01098-9](http://dx.doi.org/10.1016/S2212-5671(15)01098-9).
- Jensen, Michael C., and William H. Meckling. 1976. “Theory of the Firm: Managerial Behavior, Agency Cost and Ownership Structure.” *Human Relations* 72(10): 1671–96.
- Joshi, P. L., and Amal Wakil. 2004. “A Study of the Audit Committees’ Functioning in Bahrain: Empirical Findings.” *Managerial Auditing Journal* 19(7): 832–58.
- Kamla, Rania. 2009. “Critical Insights into Contemporary Islamic Accounting.” *Critical Perspectives on Accounting* 20(8): 921–32.
- Kanagaretnam, Kiridaran, Chee Yeow Lim, and Gerald J. Lobo. 2010. “Auditor

- Reputation and Earnings Management: International Evidence from the Banking Industry.” *Journal of Banking and Finance* 34(10): 2318–27. <http://dx.doi.org/10.1016/j.jbankfin.2010.02.020>.
- Katmon, Nooraisah, and Omar Al Farooque. 2017. “Exploring the Impact of Internal Corporate Governance on the Relation Between Disclosure Quality and Earnings Management in the UK Listed Companies.” *Journal of Business Ethics* 142(2): 345–67.
- Khan, Feisal. 2010. “How ‘Islamic’ Is Islamic Banking?” *Journal of Economic Behavior and Organization* 76(3): 805–20.
- Klein, April. 2002. “Audit Committee, Board of Director Characteristics, and Earnings Management.” *Journal of Accounting and Economics* 33(3): 375–400.
- Komite Nasional Kebijakan Governance, 2006, *Pedoman Umum GCG di Indonesia*.
- Kolsi, Mohamed Chakib, and Rihab Grassa. 2017. “Did Corporate Governance Mechanisms Affect Earnings Management? Further Evidence from GCC Islamic Banks.” *International Journal of Islamic and Middle Eastern Finance and Management* 10(1): 2–23.
- Malhotra, Naresh, and David Birks. 2007. *Marketing Research Marketing Research : An Applied Approach (Mixed Media Product)*.
- Mallin, Christine, 2013, Oxford University Press *Corporate Governance (4th Edition)*.
- Mersni, Hounaida, and Hakim Ben Othman. 2016. “The Impact of Corporate Governance Mechanisms on Earnings Management in Islamic Banks in the Middle East Region.” *Journal of Islamic Accounting and Business Research* 7(4): 318–48.
- Mishkin, Frederic S. 2011. “Over the Cliff: From the Subprime to the Global Financial Crisis.” *Journal of Economic Perspectives* 25(1): 49–70.
- Muhammad, 2005, *Manajemen Bank Syariah*. Ed. Revisi, Yogyakarta: UPP AMP YKPN.
- Mukhibad, Hasan, and Ahmad Nurkhin. 2019. “Islamic Business Ethics Disclosure and Earnings Management – Evidence from Islamic Banks in Indonesia.” *Journal of Islamic Finance* 8(2): 31–42.
- Nachrowi, D Nachrowi; Usman, Hardius. 2006. Lembaga Penerbit FE UI *Ekonometrika Untuk Analisis Ekonomi Dan Keuangan*.
- Nasution, Marihot, and Doddy Setiawan. 2007. “Pengaruh Corporate Governance Terhadap Manajemen Laba Di Industri Perbankan Indonesia.” *Simposium Nasional Akuntansi X* (Juli): 1–26. <http://www.starwoodhotels.com/corporate/about/investor/governance.html>.
- Nelwan, Melinda Lydia, and Billy Ivan Tansuria. 2019. “Audit Committee Characteristics and Earnings Management Practices.” *Journal of Economics, Business & Accountancy Ventura* 22(1): 85–97.
- Nicholson, Walter, and Christopher Snyder, 2010, *Microeconomic Theory: Basic Principles and Extensions*. 7th ed. United States: South-Western, Cengage Learning.
- O’Callaghan, Steve, John Ashton, and Lynn Hodgkinson. 2018. “Earnings

- Management and Managerial Ownership in Private Firms.” *Journal of Applied Accounting Research* 19(4): 648–68.
- Oasma, Beatriz García, and Belén Gill De Albornoz Noguer. 2007. “The Effect of the Board Composition and Its Monitoring Committees on Earnings Management: Evidence from Spain.” *Corporate Governance: An International Review* 15(6): 1413–28.
- Othman, Hakim Ben, and Hounaida Mersni. 2014. “The Use of Discretionary Loan Loss Provisions by Islamic Banks and Conventional Banks in the Middle East Region: A Comparative Study.” *Studies in Economics and Finance* 31(1): 106–28.
- Otoritas Jasa Keuangan, 2015a, *Roadmap Perbankan Syariah 2015-2019*, Jakarta. https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Documents/roadmap-pbs_2015-2019.pdf.
- , 2015b, *Roadmap Tata Kelola Perusahaan Indonesia*. Otoritas Jasa Keuangan: 84.
- , 2016, *Peraturan Otoritas Jasa Keuangan Nomor 55/PJOK.03/2016*, Jakarta
- , 2020, *Statistik Perbankan Syariah SPS Perbankan Syariah 2020*, Jakarta.
- Pambekti, Galuh Tri. 2017. “Analisis Perbandingan Manajemen Laba Dengan Metode Discretionary Accrual Pada Bank Syariah Dan Bank Konvensional.” *Jurnal Ekonomi & Keuangan Islam* 3(2): 81–89.
- Perdana, Djaja. 2018. “Deteksi Manajemen Laba Melalui Perbedaan Nilai Absolut Akrua Diskresioner Seputar Seasoned Equity Offerings.” *Jurnal Economia* 14(1): 54.
- Pindyck, Robert S, and Daniel L Rubinfeld, 2018, *Microeconomics 9th Edition*. www.pearsonglobaleditions.com.
- Pramono, Sigid Eko, Hilda Rossieta, and Wahyoe Soedarmono. 2019. “Income Smoothing Behavior and the Procyclical Effect of Loan Loss Provisions in Islamic Banks: Global Evidence.” *Journal of Islamic Accounting and Business Research* 10(1): 21–34.
- Putra, Rosyid Nur Anggara. 2019. “Good Corporate Governance Dan Manajemen Laba Di Perbankan Syariah.” *Journal of Islamic Finance and Accounting* 2(2): 19-.
- Quttainah, Majdi A., Liang Song, and Qiang Wu. 2013. “Do Islamic Banks Employ Less Earnings Management?” *Journal of International Financial Management and Accounting* 24(3): 203–33.
- Safieddine, Assem. 2009. “Islamic Financial Institutions and Corporate Governance: New Insights for Agency Theory.” *Corporate Governance: An International Review* 17(2): 142–58.
- Saiful, Saiful, and Asrie Dyah. 2019. “Corporate Governance and Earnings Management: A Study of Indonesian Conventional and Islamic Banks.” 292(AGC): 662–67.
- Schipper, Katherine. 1989. “Commentary on Earning Management.” *Accounting Horizons*.
- Scott, William R., 2015, *Financial Accounting Theory. Seventh Edition*. Pearson Prentice Hall: Toronto. 7th ed. Toronto: Pearson Canada Inc.

- Sekaran, Uma, and Roger Bougie., 2016, *Research Method for Business Textbook: A Skill Building Approach*, West Sussex: John Wiley & Sons Ltd.
- Sugiyono. 2018. Alfabeta Bandung *Metode Peneiltian Kuantitatif, Kualitatif Dan R&D*.
- Sulistyanto, Sri, 2008, *MANAJEMEN LABA: Teori Dan Model Empiris*. II. ed. Arita Listyandari. Jakarta: PT Grassindo. <http://library1.nida.ac.th/termpaper6/sd/2554/19755.pdf>.
- Suwandi, S. 2017. "Etika Perataan Laba Dari Perspektif Akuntansi Syariah." *Akuntabilitas* 10(1): 63–78.
- Suwardjono. 1991. "Kerangka Kerja Prinsip Akuntansi Berterima Umum Indonesia." : 39–54.
- Suyono, Eko, and Omar Al Farooque. 2018. "Do Governance Mechanisms Deter Earnings Management and Promote Corporate Social Responsibility?" *Accounting Research Journal* 31(3): 479–95.
- Taktak, Neila Boulila, Sarra Ben Slama Zouari, and Abdel Kader Boudriga. 2010. "Do Islamic Banks Use Loan Loss Provisions to Smooth Their Results?" *Journal of Islamic Accounting and Business Research* 1(2): 114–27.
- Valukas, Anton R. 2010. "Counsel to the Examiner." *United States Bankruptcy Court Sothern District of New York* 1 of 9: 2–2208.
- Vania, Adela Sarah, Erik Nugraha, and Lucky Nugroho. 2018. "Does Earning Management Happen in Islamic Bank ? (Indonesia and Malaysia Comparison)." *International Journal of Commerce and Finance* 4(2): 47–59.
- Wetmore, Jill L., and John R. Brick. 1994. "Loan-Loss Provisions of Commercial Banks and Adequate Disclosure: A Note." *Journal of Economics and Business* 46(4): 299–305.
- Widarjono, Agus, 2013, *Ekonometrika : Pengantar Dan Aplikasinya*, Jakarta : Ekonosia
- Zainuldin, Mohd Haniff, and Tze Kiat Lui. 2020. "Earnings Management in Financial Institutions: A Comparative Study of Islamic Banks and Conventional Banks in Emerging Markets." *Pacific Basin Finance Journal* 62(April 2018): 101044. <https://doi.org/10.1016/j.pacfin.2018.07.005>.
- Zgarni, Inaam, Khmoussi Hlioui, and Fatma Zehri. 2016. "Effective Audit Committee, Audit Quality and Earnings Management." *Journal of Accounting in Emerging Economies* 6(2): 138–55.
- Zoubi, Taisier A., and Osamah Al-Khazali. 2007. "Empirical Testing of the Loss Provisions of Banks in the GCC Region." *Managerial Finance* 33(7): 500–511.