

COMPANY SIZE AS A MODERATION VARIABLE OF SHARIA COMPLIANCE AND GOOD CORPORATE GOVERNANCE ON FINANCIAL PERFORMANCE
(Study on Sharia Commercial Banks 2016-2021)

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Abstract: The purpose of this study is to examine The Influence of Sharia Compliance and Good Corporate Governance on the Financial Performance of Islamic Banks with Company Size as a Moderating Variable (Studies on Islamic Commercial Banks 2016-2021). Quantitative approach with Islamic Commercial Banks in Indonesia as a research object. A total of 48 samples originating from annual financial reports from 2016-2021 are used as a reference in processing data with the help of E-views 9 Software. The results showed that: Islamic Income Ratio and Profit Sharing Ratio variables partially have a positive and significant effect on financial performance. The Islamic Investment Ratio variable has no significant effect on the Bank's Financial Performance. Simultaneously the variables Islamic Income Ratio, Profit Sharing Ratio, Islamic Investment Ratio, Good Corporate Governance together will improve the Bank's Financial Performance. Islamic Income Ratio, Islamic Investment Ratio and Good Corporate Governance variables which are moderated by company size do not affect the financial performance of Islamic commercial banks. Meanwhile, the Variable Profit Sharing Ratio, which is moderated by company size, has an effect on the financial performance of Islamic commercial banks.

Keywords: *Company Size, Financial Performance of Islamic Banks, Good Corporate Governance, and Sharia Compliance*

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1. Introduction

Indonesia is a country in the developing category. The growth and development of a country's economy always involves financing and banking. One of the industries currently experiencing rapid development is banking. In Indonesia, the banking sector is starting to develop rapidly. This shows that there are many banking and non-banking financial institutions consisting of conventional and sharia.

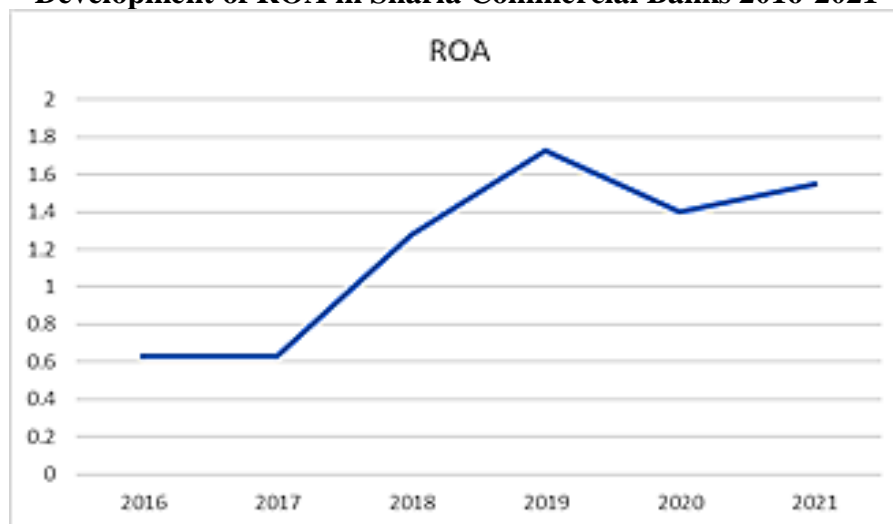
According to the Director of sharia banking regulation and licensing, the OJK said that the share of the sharia financial market will approach approximately 2,000 trillion in July 2021. Sharia banking in Indonesia then announced a positive continuation. viewed from the total national banking assets, amounting to 631.58 trillion, namely sharia banking assets. According to data from the OJK, in August 2021 normal sharia bank financing and sharia

elements peaked at 396.80 trillion, aka 7.69% yoy. Subsequently, there was an increase in assets of 14.22% and deposits of 14.72%, which respectively approached 573.81 trillion and 490.73 trillion (Kontan.co.id, 2021).

Even though the development of sharia banking is quite rapid, in reality there are fewer sharia bank customers compared to conventional bank customers. Of the entire Muslim community in Indonesia, not all of them are sharia bank customers. According to OJK, the total number of sharia bank customers this time is approaching approximately 15 million people. Meanwhile, conventional bank clients reach approximately 80 million people. warm, approximately 18.75% of all sharia bank customers compared to conventional banks. There are reasons why people are not yet attracted to becoming sharia bank customers. The OJK's sharia banking division said that the low number of sharia bank customers occurred because many people thought that sharia banks were not as developed, modern and good as conventional banks in terms of their services or products (Kumparan.com, 2021).

In its implementation, Islamic banking does not fully implement Islamic principles. This is in contrast to where banking adheres to capitalist economic principles that compete to receive large profits (KOMPAS.COM, 2008).

Figure 1
Development of ROA in Sharia Commercial Banks 2016-2021



Source: Sharia Banking Statistics, 2021

Based on Figure 1, it shows that Return On Assets experienced increases and decreases over the 5 years from 2016-2020. From 2016 to 2017, the percentage of Return on Assets for Sharia Commercial Banks stagnated at 0.6%. Starting in 2018, the percentage of Return on Assets has increased to a peak in 2019 of 1.73%. Meanwhile, in 2020 the Return on Assets percentage tended to decrease to 1.4%, due to the Covid-19 pandemic which caused a decline in sharia bank profits. The percentage of Return on Assets in December 2021 was 1.55%, an increase.

Table 1
Development of the Number of Sharia Banks and Banking Offices in Indonesia 2016-2021

Indikator	2016	2017	2018	2019	2020	2021
Bank Umum Syariah	13	13	14	14	14	15
Jumlah Kantor	1869	1825	1875	1919	2034	2035
Unit Usaha Syariah	34	34	34	34	34	20
Jumlah Kantor	332	344	354	381	392	444
Bank Pembiayaan Rakyat Syariah						198
	166	167	167	164	163	
Jumlah Kantor	287	274	327	453	464	495

Source: Sharia Banking Statistics, 2021

Based on table 1, it shows that BUS has increased over the 5 years from 2016-2021. The increase experienced starting in 2017 was 13 BUS, increasing to 14 BUS in 2018.

The number of sharia commercial bank branch offices experienced a slowdown in 2017. According to OJK, the decrease in the number of branch offices was due to bank efficiency in Indonesia, where banks checked whether there were branch offices that were not providing maximum contribution. Meanwhile, the number of offices at BPRS also decreased in 2017. This was because the OJK closed a number of offices because they were deemed to have poor performance (Laucereno, 2017).

Good Corporate Governance in Indonesia still really needs to be improved. It can be said that it is still very far behind compared to other countries (ACGA, 2021). This is proven by the CG Watch 2020 market ranking and scores as follows.

Table 2
Corporate Governance Watch 2020 Market Ranking and Scores

No	Market	Total (%)
1	Australia	74.7
2	Hongkong	63.5
3	Singapore	63.2
4	Taiwan	62.2
5	Malaysia	59.5
6	Japan	59.3
7	India	58.2
8	Thailand	56.6
9	Korea	52.9
10	China	43.0
11	Philippines	39.0
12	Indonesia	33.6

Source: CG Watch 2020

Based on the results of the CG/Corporate Governance score in Indonesia, in general it is still far from encouraging. CG Watch 2020 market ranking and scores shows Indonesia's ranking from 11 countries in the Asia Pacific, ranking at the bottom.

The Organizing Ministry for the Indonesian Economy in press release HM.4.6/122/SET.M.EKON.3/05/2021. The government emphasizes the importance of using GCG for the sustainability of the business sector and for businesses to attract capital. The sudden emergence of the Covid-19 pandemic in mid-2020 has caused disruption and shifted

various previously known structures of life. Covid-19 seems to reaffirm the importance of business continuity, that companies must pay attention to all private and external stakeholders that have an impact from shareholders, employees to end customers.

In carrying out its business activities, sharia banks must be guided by sharia principles, meaning that in their operations they must comply with the provisions of sharia, especially those relating to the rules of the Islamic method of muamalat. So, betting on sharia compliance from all activities in managing user money by sharia banks is a very valuable thing in the business activities of sharia banks. Where the habit of obedience is the values, attitudes and activities that support the creation of sharia banks' compliance with all Bank Indonesia regulations (Hidayah, 2020). Sharia compliance in an operational way, namely compliance with the Fatwa of the National Sharia Council with DSN guidelines, namely having sharia principles and provisions and is something that should be adhered to in sharia banking law (Sutedi, 2009).

Sharia compliance (Shariah Compliance) carries the aim of implementing it in a manner consistent with and obeying Allah's rules and laws in order to maintain the relationship between humans and Allah investors (Hablum minallah), as well as relationships between humans and other humans (Hablum minannas) (Karim, 2007).

In previous research conducted by (Lestari, 2020), this research method used quantitative. The research results show that the Sharia Compliance and Islamic Corporate Governance variables simultaneously influence the financial performance of Islamic commercial banks. Research conducted by (Djuwita, 2019), the research method used was quantitative. The research results show that simultaneously, Sharia Compliance and Islamic Corporate Governance have a significant positive effect on Financial Performance in Islamic commercial banks. Research conducted by (Sari, 2020), research methods using quantitative. The results show that the Islamic Income Ratio, Profit Sharing Ratio, Islamic Investment Ratio, Islamic Corporate Governance, Capital Adequacy Ratio and zakat simultaneously influence the financial performance of Sharia Commercial Banks.

2. Research Method

2.1. Research Approaches and Types of Research

This research uses a quantitative approach with a causal associative type of research (Sugiyono, 2017). Data collection through secondary data. were used as a reference in processing data with the help of E-views 9 software.

2.2. Population, Sampling and Sample

The population in the research is Sharia Commercial Banks in 2016-2021. This research uses a purposive sampling method. A total of 48 samples originating from annual financial reports from 2016-2021.

2.3. Data Collection Techniques

Data Collection Techniques are systematic and standard procedures for obtaining the required data. By using indirect observation methods or techniques, namely by observing when the event to be investigated or the object under study is not taking place. Apart from that, the online observation technique or what is called observation includes the activity of loading research on an object using all the senses. So data collection is being carried out at this time, even though the data is taken from 2016 to 2021.

2.4. Research Variable

The independent variables are Islamic Income Ratio (X1), Profit Sharing Ratio (X2), Islamic Investment Ratio (X3), Good Corporate Governance (X4). The dependent variable in this research is Bank Financial Performance (Y), Study of Sharia Commercial Banks 2016-2021. The moderating variable in this research is company size.

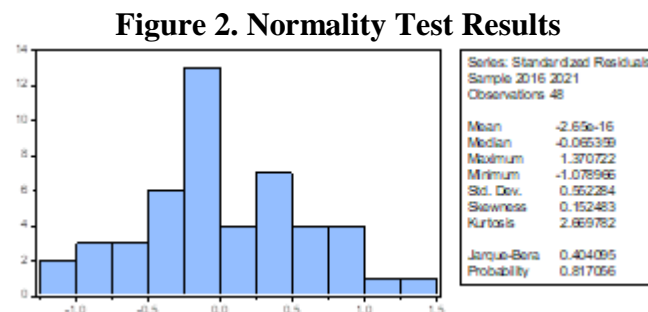
2.5. Analysis Techniques

Analysis techniques using the normality test, the Classic Assumption Test which consists of the Multicollinearity Test, Heteroscedasticity Test, Autocorrelation Test, then the Panel Data Regression Test using three types of models that can be used, namely: Fixed Effect Model, Random Effect Model, Common Effect Model. hypothesis testing, carrying out Model Specification Tests with the Chow Test, Model Specification Tests using the Hausman Test, Model Specification Tests using the Lagrange Test, then conducting Moderated Regression Analysis (MRA). Hypothesis Testing consisting of T Test and F Test and finally the Determination Coefficient (R^2).

3. Results and Discussion

3.1. Results

Normality test



Source: Data processed by Eviews 9, 2023

Based on Figure 2, when comparing the probability and significance level, the probability value is 0.817056, greater than 0.05. So it is concluded that the data meets the assumption of a normal distribution.

Multicollinearity Test

Table 3. Multicollinearity Test

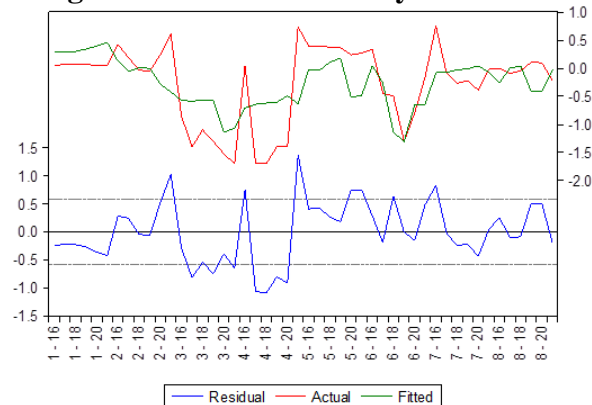
Y_KINERJA KEUANGA					
	N	X1_ISIR	X2_PSR	X3_IIR	X4_GCG
_KINERJA KEUANGA					
N	1	0.040098	0.24118	-	-
		71420393	08426720	17972713	0.46411940
		072	2214	09031458	38833328
			0.25430	-	-
X1_ISIR	0.04009871	27610140	12779073	0.35928863	
	420393072	1	5784	40507988	83971419
		0.254302	-	-	-
X2_PSR	0.24118084	76101457	0.15234299	0.01597410	
	26722214	84	1	89828499	400240614
		-	0.127790	0.15234	-
X3_IIR	0.17972713	73405079	2998982	-	0.18080186
	09031458	88	8499	1	09151079
		-	-	-	-
		0.359288	0.01597	-	-
X4_GCG	0.46411940	63839714	41040020	18080186	
	38833328	19	40614	09151079	1

Source: Data processed by Eviews 9, 2023

Based on Table 3, it can be seen that any relationship between the independent variables does not show a value > 0.8 , which means there is no multicollinearity problem.

Heteroscedasticity Test

Figure 3 Heteroscedasticity test results



Source: Data processed by Eviews 9, 2023

Based on the picture above, it can be seen that the results of the heteroscedasticity test do not have a particular pattern so that the research data fulfills the assumption of heteroscedasticity.

Autocorrelation Test

Table 4 Autocorrelation Test

R-squared	0.373451	Mean dependent var	-0.264625
Adjusted R-squared	0.315167	S.D. dependent var	0.697726
S.E. of regression	0.577400	Akaike info criterion	1.637771
Sum squared resid	14.33582	Schwarz criterion	2.032687
Log likelihood	-39.10650	Hannan-Quinn criter.	1.911430
F-statistic	6.407479	Durbin-Watson stat	1.139034
Prob(F-statistic)	0.000389		

Source: Data processed by Eviews 9, 2023

Based on the Durbin Watson test, a value of 1.764516 was obtained. So it can be concluded that there is no autocorrelation problem.

Hypothesis testing

T Test

Table 5 t-Statistics Test Results

Dependent Variable: Y_KINERJAKEUANGAN
 Method: Panel Least Squares
 Date: 01/22/23 Time: 19:00
 Sample: 2016 2021
 Periods included: 6
 Cross-sections included: 8
 Total panel (balanced) observations: 48

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.706706	0.591921	2.883337	0.0061
X1_ISIR	-1.279571	0.507143	-2.523096	0.0154
X2_PSR	0.007966	0.003100	2.589180	0.0137
X3_IIR	-0.007061	0.012770	-0.552963	0.5832
X4_GCG	-0.510753	0.116467	-4.385380	0.0001
R-squared	0.373451	Mean dependent var	-0.264625	
Adjusted R-squared	0.315167	S.D. dependent var	0.697726	
S.E. of regression	0.577400	Akaike info criterion	1.837771	
Sum squared resid	14.33582	Schwarz criterion	2.032687	
Log likelihood	-39.10650	Hannan-Quinn criter.	1.911430	
F-statistic	6.407479	Durbin-Watson stat	1.139034	
Prob(F-statistic)	0.000389			

Source: Data processed by Eviews 9, data processed in 2023

Partial Regression Coefficient Test (t Test) Sharia compliance, which is proxied by the Islamic Income Ratio variable, has a significant influence on financial performance. Sharia compliance, which is proxied by the Profit Sharing Ratio variable, partially has a significant influence on Financial Performance. Sharia compliance, which is partially proxied by the Islamic Investment Ratio variable, does not have a significant influence on Financial Performance. Sharia compliance, which is proxied by the Good Corporate Governance variable, has a significant effect on financial performance.

Simultaneous Regression Coefficient Test (F Test)

Based on the significance level of Prob. F-Statistics $0.000389 < 0.05$, indicating that simultaneously the ISIR, PSR, IIR and GCG variables have a significant effect on the Financial Performance of Sharia Banks.

Coefficient of Determination (R²)

Based on table 5, it can be seen that the coefficient of determination (Adjusted R-Squared) shows an R-Squared value of 0.315167 (31.51%). This shows that the contribution of the ISIR, PSR, IIR, and GCG variables to Financial Performance is 31.51% and the remainder explains other factors that can influence the financial performance of Islamic banks.

MRA test

- Company Size Moderates the Influence of the Islamic Income Ratio on the financial performance of Islamic banks.

Table 6. MR 1

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	10.39862	15.20398	0.683809	0.4977
X1_ISIR	-9.208135	14.75543	-0.624051	0.5358
M_UKURANPERUSAHAAN	-0.389481	0.531582	-0.895058	0.4907
M1	0.320917	0.514454	0.623801	0.5360

Source: Data processed by Eviews 9, data processed in 2023

Based on Table 6, the results of this test show a coefficient value of 0.320917 with a probability value of $0.5360 > 0.05$. So this explains that the Company Size variable is

unable to moderate (weaken) the influence of ISIR on the financial performance variable of Islamic commercial banks.

- b. Company Size Moderates the Effect of Profit Sharing Ratio on the financial performance of Islamic banks

Table 7. MR 2

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	7.046865	3.258132	2.162854	0.0360
X2 PSR	-0.331791	0.113569	-2.921487	0.0055
M UKURANPERUSAHAAN	-0.248193	0.107657	-2.305407	0.0259
M2	0.011188	0.003762	2.973942	0.0048

Source: Data processed by Eviews 9, data processed in 2023

Based on Table 7, the results of this test show a coefficient value of 0.011188 with a probability value of $0.0048 < 0.05$. So this explains that the Company Size variable is able to moderate (weaken) the influence of PSR on the financial performance variable of Islamic commercial banks.

- c. Company Size Moderates the Influence of the Islamic Investment Ratio on the financial performance of Islamic banks

Table 8. MR 3

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.433086	3.155307	1.088035	0.2825
X3 IIR	-0.348663	0.535637	-0.650931	0.5185
M_UKURANPERUSAHAAN	-0.120510	0.104472	-1.153512	0.2549
M3	0.011249	0.018544	0.606609	0.5472

Source: Data processed by Eviews 9, data processed in 2023

Based on Table 8, the results of this test show a coefficient value of 0.011249 with a probability value of $0.5472 > 0.05$. So this explains that the Company Size variable is unable to moderate (weaken) the influence of IIR on the financial performance variable of Islamic banks.

- d. Company Size Moderates the Effect of Good Corporate Governance on the financial performance of Islamic banks

Table 9. MR 4

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.011075	2.582130	0.778843	0.4402
X4_GCG	1.238372	0.853746	1.450516	0.1540
M_UKURANPERUSAHAAN	-0.046547	0.084025	-0.553972	0.5824
M4	-0.056873	0.028874	-1.969657	0.0552

Source: Data processed by Eviews 9, data processed in 2023

Based on Table 9, the results of this test show a coefficient value of -0.056873 with a probability value of $0.0552 > 0.05$. So this explains that the Company Size variable is unable to moderate (weaken) the influence of GCG on the financial performance variable of Islamic banks.

3.2. Discussion

The Influence of the Islamic Income Ratio on the Financial Performance of Sharia Banks

The Islamic Income Ratio variable has a positive and significant effect on the Financial Performance of Sharia Banks. In other words, an increase in sharia investment in sharia banks

shows that the sharia income received by sharia banks is higher and increases the financial return (ROA) of sharia commercial banks. This research is in line with (Sari, 2020), (Novia Dwi, 2022). Not in line with research conducted by (Djuwita, 2019).

The Effect of Profit Sharing Ratio on the Financial Performance of Sharia Banks

The Profit Sharing Ratio variable has a positive and significant effect on the Financial Performance of Sharia Banks. This means that Islamic banks are expected to make a profit from their operations. If a sharia bank is unable to make a profit from its operations, the sharia bank can be said to be unreliable in managing funds invested by the public. Therefore, Islamic banks must reconcile their profit objectives with aspects of Islamic morality that underlie all their operations. In line with research (Yuniasary, 2019), (Sari, 2020). Not in line with research (Novia Dwi, 2022), (Hidayah, 2020).

The Influence of the Islamic Investment Ratio on the Financial Performance of Sharia Banks

The Islamic Investment Ratio variable has no and significant influence on the Financial Performance of Sharia Banks. From this it can be concluded that the better the Islamic Investment Ratio is implemented, the less it will affect the bank's financial performance. Sharia ranking becomes a reference for banks when they see that the bank pays attention to sharia provisions in its operations. With a set profit target, Islamic banks have no incentive to invest anywhere, no matter what system the institution, company or bank uses to manage their profits. In line with research (Sari, 2020) and (Ovami, 2020). However, this is not in line with research (Yuniasary, 2019) and (Hidayah, 2020).

The Influence of Good Corporate Governance on the Financial Performance of Sharia Banks

The Good Corporate Governance variable has a positive and significant effect on the Financial Performance of Sharia Banks. This means that company management that is carried out according to SOPs can create a good company image so that it can indirectly increase income which can significantly improve financial performance. Therefore, when all stakeholder expectations are met, extraordinary business performance can be achieved. In line with research (Amelinda, 2021) and (Gita Andriani Tisna, 2016).

The Influence of Islamic Income Ratio, Profit Sharing Ratio, Islamic Investment Ratio, Good Corporate Governance on Financial Performance of Sharia Banks

The variables ISIR, PSR, IIR, GCG have a significant effect on the Financial Performance of Sharia Banks. This means that every time there is an increase in ISIR, PSR, IIR, GCG, it will simultaneously improve the Bank's Financial Performance. In line with research (Sari, 2020).

The influence of the Islamic Income Ratio is moderated by the size of the Sharia Bank company

The Islamic Income Ratio variable which is moderated by company size has no effect on the financial performance of Islamic banks. In other words, large or small companies cannot be used as a benchmark for sharia investment ratios to improve the company's financial performance. The presence of non-halal income in financial reports shows that sharia banks, especially in Indonesia, have not fully complied with sharia provisions.

The effect of the Profit Sharing Ratio is moderated by the size of the Sharia Bank company

The profit ratio variable which is moderated by company size influences the performance of Islamic banks. The more assets a sharia bank has, the greater the responsibility of the sharia bank towards society. Therefore, company size is considered appropriate to moderate financial results. This means that the bigger the Sharia Bank, the greater the distribution of Sharia Bank profits to depositors. In line with research (Triyani, 2022).

The influence of the Islamic Investment Ratio is moderated by the size of the Sharia Bank company

The Islamic Investment Ratio variable which is moderated by company size has no effect on the financial performance of Islamic banks. This means that large or small companies cannot be used as a benchmark in the Islamic Investment Ratio to improve the entity's performance, however, this Islamic Investment Ratio can be seen from the development of the capital market with the conversion of share investment portfolios from previously non-Shariah to shares that comply with the MUI DSN Fatwa. Then also convert investment funds to Sharia, convert bonds to Sukuk and other halal investment vehicles. In line with research conducted by (Meilani, 2020).

The influence of Good Corporate Governance is moderated by the size of the Sharia Bank company

The Good Corporate Governance variable which is moderated by company size has no effect on the financial performance of Islamic banks. In other words, large or small companies cannot be used as a benchmark for their ongoing efforts to increase shareholder value. So, the implementation of GCG becomes even better for large and small businesses. Every company, both large and small, always strives to improve GCG in order to improve performance. In line with research (Dewi, 2021).

4. Conclusion

This research obtains empirical evidence that the Islamic Income Ratio (ISIR) and Profit Sharing Ratio (PSR) variables partially and significantly influence financial performance. The Islamic Investment Ratio (IIR) variable has no and significant effect on Bank Financial Performance.

Simultaneously the variables Islamic Income Ratio (ISIR), Profit Sharing Ratio (PSR), Islamic Investment Ratio (IIR), Good Corporate Governance (GCG) will jointly improve the Bank's Financial Performance.

The variables Islamic Income Ratio (ISIR), Islamic Investment Ratio (IIR) and Good Corporate Governance (GCG) which are moderated by company size have no effect on the financial performance of Islamic commercial banks. Meanwhile, the Profit Sharing Ratio (PSR) variable which is moderated by company size has an effect on the financial performance of Islamic commercial banks.

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