

DAFTAR PUSTAKA

- [1] S. Bakhri, E. Listyaningsih, and Nurbaiti, “Pengaruh Likuiditas Dan Profitabilitas Terhadap Financial Distress Pada Perusahaan Transportasi,” *J. Ris. Akunt. dan Manaj.*, vol. 7, no. 1, pp. 40–47, 2018.
- [2] A. Sartono, *Manajemen Keuangan Teori dan Aplikasi*, Edisi VI. Yogyakarta: BPFE, 2016.
- [3] K. W. Ruth Bender, *Corporate Financial Strategy*, Second Edi. San Francisco: Butterworth Heinemann, 2013.
- [4] S. a Ross, Westerfield, and Jaffe, *Corporate Finance, 9th Ed.* Irwin: McGraw-Hill, 2015.
- [5] J. Stanley Isanzu, “The Impact of Credit Risk on the Financial Performance of Chinese Banks,” *J. Int. Bus. Res. Mark.*, vol. 2, no. 3, pp. 14–17, 2017.
- [6] L. R. Tarigan and C. Y. Prawihatmi, “Peran Mekanisme Good Corporate Governance Terhadap Kinerja Keuangan Perbankan Yang Terdaftar Di Bursa Efek Indonesia,” *J. Ris. Ekon. dan Bisnis*, vol. 10, no. 2, p. 125, 2017.
- [7] M. Mousa, S. Judit, and Z. Zeman, “The Impact of Credit and Capital Risk on the Banking Performance: Evidence from Syria,” *J. Manage.*, vol. 32, no. 1, pp. 107–112, 2018.
- [8] M. B. Islam, K. M. Zahidul; Alam and M. M. Hossain, “Impact of Credit Risk Management on Bank Performance: Empirical Evidence from Bangladesh,” *South Asian J. Manag.*, vol. 26, no. 2, pp. 32–64, 2019.
- [9] M. Eulerich, P. Velte, and C. Van Uum, “The Impact of Management Board Diversity on Corporate Performance - An Empirical Analysis for the German Two-Ter System,” *Probl. Perspect. Manag.*, vol. 12, no. 1, pp. 25–39, 2014.
- [10] P. Huang, Y. Lu, and M. Wee, “Corporate governance analysts and firm value: Australian evidence,” *Pacific Basin Financ. J.*, vol. 63, no. July, p. 101430, 2020.
- [11] A. D. Suryani and M. Khafid, “Pengaruh Free Cash Flow, Pertumbuhan Perusahaan, Kebijakan Deviden, dan Ukuran Perusahaan Terhadap Kebijakan Hutang Pada Perusahaan Manufaktur,” *Din. Akuntansi, Keuang. dan Perbank.*, vol. 4, no. 1, pp. 20–28, 2015.
- [12] M. Tsamenyi and S. Uddin, *Introduction to corporate governance in less developed and emerging economies*, vol. 8. Elsevier, 2008.
- [13] F. Fathussalmi, Y. D. Darmayanti, and P. F. Fauziati, “Pengaruh Investment Opportunity Set dan Corporate Governance Terhadap Kualitas Laba (Studi Empiris Pada Perusahaan Manufaktur yang Listing di BEI tahun 2011-2015),” *Reviu Akunt. dan Bisnis Indones.*, vol. 3, no. 2, pp. 124–138, 2019.

- [14] Z. Handry and R. Y. Muslim, “Pengaruh Keberadaan Wanita Dalam Dewan Komisaris, Dewan Direksi dan Komite Audit Terhadap Kualitas Laba,” *Proseding Simp. J. Magister*, vol. 2, no. 3, pp. 32–36, 2019.
- [15] P. H. Bernard, *Business Analysis & Evaluation Using Financial Statement*, Third Edit. New Jersey: McGraw-Hill, 2017.
- [16] E. Melani and E. Suwarni, “Tren Pengungkapan Intellectual Capital Industri Perbankan: Sebuah Bukti Empiris Di Indonesia,” *J. Keuang. dan Perbank.*, vol. 17, no. 2, pp. 279–291, 2013.
- [17] A. Salvi, F. Vitolla, A. Giakoumelou, N. Raimo, and M. Rubino, “Intellectual capital disclosure in integrated reports: The effect on firm value,” *Technol. Forecast. Soc. Change*, vol. 160, no. June, 2020.
- [18] R. C. Higgins, “Analysis for Financial Management.pdf.” Pearson, New Jersey, p. 432, 2007.
- [19] N. N. Amin and Sunarjanto, “Pengaruh Diversitas Dewan Komisaris dan Dewan Direksi Terhadap Kinerja Perusahaan,” *J. Manaj. dan Kewirausahaan*, vol. 11, no. 3, pp. 51–66, 2016.
- [20] A. A. Rahma and F. Aldi, “The Importance of Commissioners Board Diversity in CSR Disclosure,” vol. I, no. 2, pp. 136–149, 2020.
- [21] K. S. Supatmi, “Pengaruh Board Diversity Terhadap Nilai Perusahaan Dalam Perspektif Corporate Governance,” *J. Manaj. Keuang.*, vol. 9, no. 2, pp. 88–98, 2007.
- [22] D. Suhardjanto, Alwiyah, M. E. Utami, and M. Syafruddin, “Board of Commissioners Diversity and Financial Performance: A Comparative Study of Listed Mining Industry in Indonesia and Pakistan,” *Rev. Integr. Bus. Econ.*, vol. 6, no. Supplementary Issue 1, pp. 131–142, 2017.
- [23] L. E. Gomez and P. Bernet, “Diversity improves performance and outcomes,” *J. Natl. Med. Assoc.*, vol. 111, no. 4, pp. 383–392, 2019.
- [24] K. Daniel Katz & Robert L, *The Social Psychology of Organization*, Second Edi., vol. 4, no. 14. New York: Folk International, 2013.
- [25] E. F. Brigham and J. F. Houston, *Fundamentals of Financial Management*, 10 Edition. Pearson: Ptentice-Hall, 2017.
- [26] E. Tandelilin, *Portofolio dan Investasi: Teori dan Aplikasi*, Kedua. Yogyakarta: BPFE, 2010.
- [27] E. Engkur, “Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank Syariah Di DKI Jakarta,” *J. Akunt. dan Manaj.*, vol. 15, no. 1, 2018.
- [28] N. K. Rasmini, G. Wirakusuma, and N. W. Yuniasih, “The Effect of Board Diversity on the Extent of Intellectual Capital Disclosure (Empirical Study in Indonesian Stock Exchange),” *Asia Pacific J. Account. Financ.*, vol. 3, no. 31, pp. 45–58, 2014.

- [29] M. Sari and H. P. Devi, “Pengaruh Corporate Governance dan Karakteristik Eksekutif Terhadap Tax Avoidance,” *Akuntansi*, vol. 2, no. 2, pp. 298–306, 2018.
- [30] U. Sekaran, *Research Methods for Business A Skill Building Approach*, 14th ed. New York: John Wley & Sons Inc, 2017.
- [31] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*. 2012.
- [32] W. W. Winarno, *Analisis Ekonometrika dan Statistika dengan Menggunakan Eviews*, Cetakan 5. Sleman Yogyakarta: UPP STIM YKPN, 2014.
- [33] J. F. Hair, W. C. Black, B. J. Babin, and R. E. Anderson, *Multivariate Data Analysis: A Global Perspective*, 7th ed. New Jersey: Pearson Education, 2014.
- [34] D. N. Gujarati, “Basic Econometrics.” McGraw-Hill, Irwin, p. 412, 2006.