

DAFTAR PUSTAKA

- Abdullah, M. S., Sulong, Z., & Jusoh, R. (2013). Compliance with Financial Accounting Standards: Is it a Guarantee for Financial Soundness of Banks? *International Journal of Business and Management*, 8(5), 69–76.
- Abraham, B. (2019). *Analisis Pengaruh Fee Based Income dan Intellectual Capital terhadap Tingkat Profitabilitas Perbankan Umum Konvensional di Indonesia* [Universitas Lampung]. <http://digilib.unila.ac.id/54890/>
- Aguinis, H., Beaty, J. C., Boik, R. J., & Pierce, C. A. (2005). Effect Size and Power in Assessing Moderating Effects of Categorical Variables Using Multiple Regression: A 30-year review. *Journal of Applied Psychology*, 90(1), 94–107. <https://doi.org/10.1037/0021-9010.90.1.94>
- Akmala, S., & Rohman, A. (2021). *Pengaruh Intellectual Capital terhadap Kinerja Keuangan Perusahaan (Studi Empiris pada Perusahaan Perbankan yang Terdaftar di BEI Tahun 2017-2019)* [Universitas Diponegoro]. <https://repofeb.undip.ac.id/9240/>
- Ali, M., Hashmi, M. A., & Anwar, F. (2017). Does Compliance of Accounting Standards Ensure Financial Soundness of Banks? *Journal of Applied Accounting Research*, 18(1), 55–73.
- Alrasheed, R., Hanifa, A. M., & Alhaji, I. A. (2019). The Impact of Intellectual Capital on Bank Health Level in Saudi Arabia. *Journal of Islamic Finance and Business Research*, 4(2), 23–34.
- Bank Indonesia. (2020, September). Merespon Pandemi Covid-19: Menjaga Stabilitas Sistem Keuangan, Mengakselerasi Pemulihan Ekonomi Nasional. *Bank Indonesia: Kajian Stabilitas Keuangan*, 35.
- Barney, J. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17(1), 99–120. <https://doi.org/10.1177/014920639101700108>
- Barney, J. B., & Clark, D. N. (2007). *Resource-Based Theory: Creating and Sustaining Competitive Advantage*. Oxford University Press.
- Baron, R. M., & Kenny, D. A. (1986). The Moderator-Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations. *Journal of Personality and Social Psychology*, 51(6), 1173–1182. <https://doi.org/10.1037/0022-3514.51.6.1173>
- Becker, G. S. (1964). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. SSRN. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1496221
- Bontis, N., Keow, W. C. C., & Richardson, S. (2000). Intellectual Capital and Business Performance in Malaysian Industries. *Journal of Intellectual Capital*, 1(1), 85–100. <https://doi.org/10.1108/14691930010324188>
- Bukh, N. P., Nielsen, C., Gormsen, P., & Mouritsen, J. (2005). Disclosure of Information on Intellectual Capital in Danish IPO Prospectuses. *Accounting, Auditing & Accountability Journal*, 18(6), 713–732. <https://doi.org/10.1108/09513570510627685>
- Damayanti, C. R., Saifun, M. S., & Hikmah, M. (2019). RGEC Bank's Performance and Value: Evidence from Indonesia. *Advances in Economics, Business and Management Research: Proceedings of the 2nd Annual International Conference on Business and Public Administration (AICoBPA 2019)*, 154,

- 215–218. <https://doi.org/https://doi.org/10.2991/aebmr.k.201116.043>
- Devi, S., Wigarba, I. G. A., Herawati, N. T., & Yasa, I. N. P. (2021). A Comparison Between PSAK 71 and PSAK 55 in The Banking Industry. *Jurnal Ekonomi Dan Bisnis*, 24(1), 173–188. <https://doi.org/https://doi.org/10.24914/jeb.v24i1.4382>
- Ganefi, & Hartikasari, S. (2022). The Impact of Covid-19 Outbreak on Banking Policies in Indonesia. *Jurnal Scientia Indonesia*, 8(1), 1–36. <https://doi.org/http://dx.doi.org/10.15294/jsi.v8i1.35944>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25 Ed. 9* (Ed. 9). Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2020). *25 Grand Theory: 25 Teori Besar Ilmu Manajemen, Akuntansi dan Bisnis (untuk Landasan Teori Skripsi, Tesis dan Disertasi)*. Yoga Pratama.
- Handayani, R., Rahayu, S., & Agustina, L. (2020). The Effect of Intellectual Capital on the Application of PSAK 71 in Indonesian Banking Companies. *Journal of Economics, Business, and Accountancy Ventura*, 23(2), 259–268.
- Hardani, Sukmana, D. J., Andriani, H., Fardani, R., Ustiawaty, J., Utami, E. F., Sukmana, D. J., & Istiqomah, R. R. (2020). *Metode Penelitian Kualitatif dan Kualitatif* (H. Abadi (ed.)). CV. Pustaka Ilmu.
- Helfat, C. E., & Peteraf, M. A. (2003). The Dynamic Resource-Based View: Capability Lifecycles. *Strategic Management Journal*, 24(10 SPEC ISS.), 997–1010. <https://doi.org/10.1002/smj.332>
- Hendrawati, H., Kusumawati, A., & Rizkya, I. (2020). The Effect of Intellectual Capital on The Quality of Financial Reporting: Evidence from The Indonesian Banking Industry. *Journal of Accounting and Investment*, 21(2), 246–260. <https://doi.org/DOI: 10.18196/jai.2120462>
- Hoopes, D. G., Madsen, T. L., & Walker, G. (2003). Guest Editors' Introduction to The Special Issue: Why is There A Resource-Based View? Toward A Theory of Competitive Heterogeneity. *Strategic Management Journal*, 24(10 SPEC ISS.), 889–902. <https://doi.org/10.1002/smj.356>
- Hui, E. C. M., Liu, X., & Wong, M. C. S. (2019). Intellectual Capital and Liquidity Risk: Evidence from Hong Kong Banks. *International Journal of Accounting and Information Management*, 27(3), 338–358. <https://doi.org/DOI: 10.1108/IJAIM-09-2018-0086>
- Indramawan, D. (2019). Buletin Ikatan Bankir Indonesia: Implementasi PSAK 71 pada Perbankan. *Bankers Update*, 31. <https://ikatanbankir.id/wp-content/uploads/2019/11/Bankers-Update-Vol-31-2019-Implementasi-PSAK-71-Pada-Perbankan.pdf>
- International Monetary Fund. (2006). *Soundness Indicators for Financial Sector Supervision*. <https://www.imf.org/en/Publications/Technical-Notes/Issues/2016/12/31/Soundness-Indicators-for-Financial-Sector-Supervision-43450>
- Kurniawan, A. W., & Puspitaningtyas, Z. (2016). *Metode Penelitian Kuantitatif*. Pandiva Buku.
- Lisnawati, L. (2020). Pengaruh Intellectual Capital dan Non Interest Income terhadap Kesehatan Bank Syariah yang Terdaftar di Bursa Efek Indonesia Periode 2015-2019. *International Journal of Accounting, Taxation, and Business (IJATB)*, 1(1), 45–67. <https://journal.unsika.ac.id/index.php/IJATB/article/view/4582/2526>

- Mahardika, N. W. (2021). *Pengaruh Return on Asset, Current Ratio, Debt to Equity Ratio, dan Net Profit Margin terhadap Harga Saham (Studi pada Perusahaan Manufaktur Sub Sektor Makanan dan Minuman yang Terdaftar di Bursa Efek Indonesia Tahun 2017 - 2019)* [Universitas Multimedia Nusantara]. <https://kc.umn.ac.id/15818/>
- Mavridis, D. G. (2004). The Intellectual Capital Performance of The Japanese Banking Sector. *Journal of Intellectual Capital*, 5(1), 92–115. <https://doi.org/10.1108/14691930410512941>
- Miles, J. A. (2012). *Management and Organization Theory : A Jossey-Bass Reader* (First Edit). Jossey-Bass.
- Miller, M., DuPont, B. D., Fera, V., Jeffrey, R., Mahon, B., Payer, B. M., & Starr, A. (1999). Measuring and Reporting Intellectual Capital from A Diverse Canadian Industry Perspective. *International Symposium: Measuring and Reporting Intellectual Capital*, 9–10. <https://www.oecd.org/industry/ind/1947855.pdf>
- Nimtrakoon, S. (2015). The Relationship between Intellectual Capital, Firms' Market Value and Financial Performance: Empirical Evidence from The ASEAN. *Journal of Intellectual Capital*, 16(3), 587–618. <https://doi.org/https://doi.org/10.1108/JIC-09-2014-0104>
- Noviansyah, A., & Rahmawati, R. (2020). The Effect of Intellectual Capital on The Implementation of PSAK 71 in Banking Companies Listed on The Indonesia Stock Exchange. *Jurnal Akuntansi Multiparadigma*, 11(2), 236–249. <https://doi.org/DOI: 10.18202/jamal.2020.08.11022>
- Oliver, C. (1997). Sustainable Competitive Advantage: Combining Institutional and Resource-Based Views. *Strategic Management Journal*, 18(9), 697–713. [https://doi.org/10.1002/\(SICI\)1097-0266\(199710\)18:9<697::AID-SMJ909>3.0.CO;2-C](https://doi.org/10.1002/(SICI)1097-0266(199710)18:9<697::AID-SMJ909>3.0.CO;2-C)
- Osei-Bryson, K. M., Ngwenyama, O. K., & Ahiante, A. K. (2018). Intellectual Capital and Financial Performance in African Banks. *Journal of Intellectual Capital*, 19(2), 335–357. <https://doi.org/DOI: 10.1108/JIC-06-2017-0079>
- Otoritas Jasa Keuangan. (2020). *Stabilitas Sektor Jasa Keuangan Terjaga dan Penguatan Kinerja Intermediasi Berlanjut Jelang Akhir Tahun: Vol. SP 90* (Issue XII). <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Stabilitas-Sektor-Jasa-Kuangan-Terjaga-dan-Penguatan-Kinerja-Intermediasi-Berlanjut-Jelang-Akhir-Tahun.aspx>
- Ousama, A. A., Hammami, H., & Abdulkarim, M. (2020). The Association between Intellectual Capital and Financial Performance in The Islamic Banking Industry An Analysis of The GCC Banks. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(1), 75–93. <https://doi.org/10.1108/IMEFM-05-2016-0073>
- Ozkan, N., Cakan, S., & Kayacan, M. (2016). Intellectual Capital and Financial Performance: A Study of the Turkish Banking Sector. *Borsa Istanbul Review*, 17(3), 190–198. <https://doi.org/10.1016/j.bir.2016.03.001>
- Permata, I. D., & Pangestuty, F. W. (2022). Analisis Pengaruh Stabilitas Institusi Keuangan terhadap Pertumbuhan Ekonomi di Indonesia. *Contemporary Studies in Economic, Finance and Banking*, 1(1), 156–166. <https://doi.org/http://dx.doi.org/10.21776/csefb.2022.01.1.13>
- Pernía, E., Ramos, A., & Ruiz, F. (2019). Intellectual Capital and Credit Risk in

- Spanish Banks. *Journal of Business Research*, 102, 40–50. <https://doi.org/DOI: 10.1016/j.jbusres.2019.04.011>
- Pertiwi, Erse D., & Arifin, Zainal. (2017). Analisa Pengaruh Intellectual Capital terhadap Kesehatan Bank Umum yang Terdaftar di Bursa Efek Indonesia. *Proceeding of The First National Conference on Applied Business, 1*, 1–14.
- Peteraf, M. A. (1993). The Cornerstones of Competitive Advantage: A Resource-Based View. *Strategic Management Journal*, 14(3), 179–191. <https://doi.org/https://doi.org/10.1002/smj.4250140303>
- Peteraf, M. A., & Barney, J. B. (2003). Unraveling The Resource-Based Tangle. *Managerial and Decision Economics*, 24(4), 309–323. <https://doi.org/10.1002/mde.1126>
- Peteraf, M. A., & Bergen, M. E. (2003). Scanning Dynamic Competitive Landscapes: A Market-Based and Resource-Based Framework. *Strategic Management Journal*, 24(10 SPEC ISS.), 1027–1041. <https://doi.org/10.1002/smj.325>
- Pulic, A. (1998). Measuring The Performance of Intellectual Potential in Knowledge Economy. *2nd McMaster World Congress on Measuring and Managing Intellectual Capital by The Austrian Team for Intellectual Potential*, 1–20.
- Pulic, A. (2000). VAIC™ – An Accounting Tool for Intellectual Capital Management. *International Journal of Technology Management*, 20(5/6/7/8), 702–714. <https://doi.org/https://doi.org/10.1504/IJTM.2000.002891>
- Purnamasari, D. I., & Claranita, A. P. R. (2021). Analysis of Bank Soundness Level Using Rgec Method Before and After the Implementation of Psak 71. *International Journal of Research -GRANTHAALAYAH*, 9(9), 71–78. <https://doi.org/10.29121/granthaalayah.v9.i9.2021.4242>
- Putra, J. S., & Budiasih, I. G. A. N. (2015). Pengaruh Intellectual Capital pada Kesehatan Keuangan Perusahaan Asuransi Jiwa di Indonesia. *E-Jurnal Akuntansi Universitas Udayana*, 13(2), 643–664. <https://ojs.unud.ac.id/index.php/akuntansi/article/view/12606>
- Qodratilah, N. H. I. (2021). Pengaruh Penerapan Green Accounting terhadap Tingkat Pencapaian Laba dan Pertumbuhan Harga Saham pada Perusahaan Peraih Penghargaan Industri Hijau yang Terdaftar di Bursa Efek Indonesia (BEI) Tahun 2015-2019. *Review of Accounting and Business*, 2(2), 200–215. <https://doi.org/10.52250/reas.v2i2.479>
- Saputra, H., Afrizal, A., & Makmur. (2017). Analisis Tingkat Kesehatan Bank dengan Menggunakan Rasio CAMEL (Studi Kasus pada Bank Rakyat Indonesia (Persero) TBK). *Jurnal Universitas Pasir Pengaraian*. <https://media.neliti.com/media/publications/110615-ID-none.pdf>
- Sari, M. P., & Anwar, A. A. (2019). The Influence of Intellectual Capital on Bank Health Level in Indonesia. *Accounting and Finance Review*, 4(2), 61–71.
- Sarra, H. D., Mikrad, & Sunanto. (2022). Analisis Pengaruh Tingkat Kesehatan Bank Menggunakan Metode RGEK Terhadap Profitabilitas Pada Perusahaan Perbankan Periode 2015-2019. *Dynamic Management Journal*, 6(2), 110–121. <https://doi.org/http://dx.doi.org/10.31000/dmj.v6i2.6763>
- Sawarjuwono, T., & Kadir, A. P. (2003). Intellectual Capital: Perlakuan, Pengukuran dan Pelaporan (Sebuah Library Research). *Jurnal Akuntansi Dan Keuangan*, 5(1), 35–57. <https://doi.org/10.1024/0301-1526.32.1.54>

- Sorongan, F. A. (2021). Bagaimana Intellectual Capital Mempengaruhi Kinerja Perusahaan pada Perbankan di Indonesia? *INOBI: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 5(1), 35–46. <https://doi.org/10.31842/jurnalinobis.v5i1.210>
- Stewart, T. A., & Gunawan, R. (1998). *Intellectual Capital: Kekayaan Baru Organisasi; Alih Bahasa, Reza Gunawan*. Elex Media Komputindo.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta, CV.
- Sugiyono. (2018). *Metode Penelitian Kuantitatif*. Alfabeta, CV.
- Sukendri, N. (2021). Likuiditas dan Permodalan Bank Milik Pemerintah Sebelum dan Pada Masa Pandemi. *Distribusi-Journal of Management and Business*, 9(1), 109–118. <https://doi.org/10.29303/distribusi.v9i1.161>
- Sumadi. (2020). Menakar Dampak Fenomena Pandemi Covid-19 terhadap Perbankan Syariah. *Jurnal Hukum Ekonomi Syariah*, 3(2), 145–162. <https://doi.org/10.30595/jhes.v0i1.8761>
- Supeno, W., & Hendarsih, I. (2020). Kinerja Kredit Terhadap Profitabilitas BPR Pada Masa Pandemi Covid-19. *Akrab Juara: Jurnal Ilmu-Ilmu Sosial*, 5(4), 147–161. <https://akrabjuara.com/index.php/akrabjuara/article/view/1290>
- Suroso. (2017). Penerapan PSAK 71 dan Dampaknya terhadap Kewajiban Penyediaan Modal Minimum Bank. *Jurnal Bina Akuntansi*, 4(2), 157–165. <https://doi.org/https://doi.org/10.52859/jba.v4i2.31>
- Trisanti, D. F., & Istikhroh, S. (2021). Pengaruh Intellectual Capital terhadap Nilai Perusahaan melalui Good Corporate Governance sebagai Variabel Moderasi. *Journal of Sustainability Business Research*, 2(4), 212–222. <https://doi.org/https://doi.org/10.36456/jsbr.v2i4.4758>
- Veithzal, R., & Ismal, R. (2013). *Islamic Risk Management for Islamic Bank: Risiko Bukan untuk Ditakuti, tapi Dihadapi dengan Cerdik, Cerdas, dan Profesional*. Gramedia Pustaka Utama.
- Wang, D., Li, Y., & Zhou, X. (2016). Intellectual Capital and Bank Performance in China. *Journal of Intellectual Capital*, 17(4), 774–789. <https://doi.org/DOI:10.1108/JIC-03-2016-0038>
- Warner, R. M. (2020). *Applied Statistics: From Bivariate Through Multivariate Techniques* (3rd ed.). Sage Publications.
- World Bank. (2020). *Soundness of Financial Systems*. <https://financialsystemstoolkit.worldbank.org/topic/soundness-financial-systems>
- Yateno. (2019). Intellectual Capital Impact pada Financial Performance Perbankan yang Terdaftar di Bursa Efek Indonesia. *FIDUSIA: Jurnal Ilmiah Keuangan Dan Perbankan*, 2(2), 69–87. <https://doi.org/10.24127/jf.v2i2.455>
- Yuliansyah, Y., & Darsono. (2019). The Influence of Intellectual Capital on Competitive Advantage: Study on Banking Industry in Indonesia. *Journal of Accounting and Investment*, 20(2), 215–227.
- Zulkipli, & Muharir. (2021). Dampak Covid-19 terhadap Perekonomian Indonesia. *Jurnal Ilmiah Mahasiswa Ekonomi Syariah (JIMESHA)*, 1(1), 7–13. <https://jim.stebisigm.ac.id/index.php/jimesha/article/view/12>