

The Role of Firm Size in GCG Relationships, ISR, And Financial Performance In Sharia Banking Companies In Indonesia**Dian Saputri Rustiningrum¹, Puji Nurhayati^{1*}, Adelia Rahma Shabira¹**¹Universitas PGRI Madiun

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***Email:** pujinurhayati@unipma.ac.id**ABSTRACT**

The increase in sharia economic growth has made Indonesia's sharia finance managed to rise to second place in IFDI 2020. This study aims to determine the effect of Good Corporate Governance and Islamic Social Reporting on financial performance and the role of firm size in the relationship between Good Corporate Governance, Islamic Social Reporting, and financial performance. The sample for this research is 14 Islamic banking companies in the JII in the 2015-2020 period. The data collection technique uses purposive sampling, while the analysis technique uses multiple linear regression and MRA. The results showed that the proportion of independent commissioners and the composition of the audit committee affected financial performance, but ISR did not involve financial performance. Company size can moderate the design of the audit committee on financial performance, and company size needs to be able to negotiate the proportion of independent commissioners and ISR on financial performance.

Keywords: Good Corporate Governance, the proportion of independent commissioners, audit committee composition, Islamic Social Reporting, Financial performance, Company size

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INTRODUCTION

Islamic bank is an institution that collects funds from the public and channels funds to the community based on Islamic principles. Indonesia's Islamic banking industry is experiencing a rapid increase every year. The rise in sharia economic growth is since most of Indonesia's population is Muslim. Islamic banking assets increased by 10.97%, third-party funds increased by 11.56%, and credit increased by 9.2% (Farisa and Prabowo, 2021). On the other hand, Indonesian Islamic finance has also risen to second place in the 2020 Islamic Finance Development Indicators (IFDI). However, DPK has decreased by Rp. 47,315 billion. The decline in the DPK figure was due to Indonesia's below-target economic growth (Sharia Banking Statistics, 2020). Whereas in 2022, sharia banking Along with the development of sharia banking, profits of sharia banking companies will fluctuate. As a result, these profit fluctuations will impact the company's performance (financial performance). When a company's profits are high, financial performance can be said to be good, but when a company's profits are low, the company's financial performance can be wrong.

Financial performance is a factor that shows the effectiveness and efficiency of an organization in achieving its goals. If management effectively chooses the right goals, the plans will be achieved. Efficiency is defined as the ratio of the ratio between input and output. That is, specific inputs obtain optimal production. Therefore, the definition of performance is a formal effort carried out by the company to evaluate the efficiency and effectiveness of the company's activities that have been carried out in a certain period (Munawir, 2012: 31). Financial performance of a bank is a description of the financial condition of a bank during a specific period, both in terms of raising funds and channeling funds, which is generally measured by indicators of capital adequacy, liquidity, and bank profitability. A company's performance is measured because it can be used as a basis for internal and external decision-making. An analysis of financial statements is needed to determine the success of financial performance in banking companies in the current or the next period. Besides that, the study of financial statements also determines how the company manages assets in generating profits.

In carrying out its duties, Islamic banking has social responsibility management of its operational activities. Governance and social responsibility have an essential role and must be addressed in the financial performance of companies and banks. A bank must maintain good economic performance to increase public trust because the better the financial performance management, the more trust people have to keep their assets. One of the efforts to improve financial performance is the implementation of Good Corporate Governance (GCG) (Hamdani, 2016).

GCG is a concept that concerns the structure of the company, the division of tasks, the distribution of authority, and the distribution of responsibility for each element that forms the component of the company and the mechanisms that each of these elements must follow. GCG is also one of the key elements in increasing economic efficiency, which includes a series of relationships between company management, the board of commissioners, the board of directors, the audit committee, and other stakeholders. The application of GCG will prevent mistakes in making decisions and self-serving actions so that it will automatically increase the value reflected in financial performance (Hamdani, 2016).

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In addition to improving good corporate governance, efforts to improve financial performance are carried out by implementing social responsibility, one of which is Islamic Social Reporting (ISR). ISR is a form of corporate social responsibility reporting development incorporating sharia principles. Carrying out good ISR reporting will enhance the community's corporate image and increase the community's loyalty and trust. This will have an impact on increasing profitability (Khairunnisa, 2010).

Based on calculations on the performance of Islamic banks that merged to become Bank Syariah Indonesia (BSI), namely BRI Syariah, BNI Syariah, and Bank Mandiri Syariah, it was recorded that per semester 1 of 2021, BSI's total assets were recorded at IDR 240 trillion. Meanwhile, the total financing was IDR 157 trillion, DPK IDR 210 trillion, and core capital IDR 22.6 trillion. With the value of these assets and core capital, Bank Syariah Indonesia (BSI) is ranked 7th in Indonesia in terms of investments and the top 10 in the world in terms of market capitalization. In line with the size of the total assets, it can impact the company's size. Firm size describes the company's size as measured by total assets (Bambang Riyanto, 2010). The bigger the company, the bigger the entire balance sheet. Banks with good performance will increase their assets and improve bank banking performance (Zulaekha, 2019).

This study aims to find empirical evidence of the effect of GCG and ISR on financial performance and the role of firm size in the relationship between GCG and ISR on economic performance in Islamic banking in Indonesia in 2015-2020.

METHOD

This research was conducted on Islamic Banking registered with JII, which met the research sample criteria in the 2015 -2020 period. The population in this study were all Islamic banks reported on the Jakarta Islamic Index (JII) from 2015 to 2020. Thirty companies made up the population in this study. The sampling technique was selected by purposive sampling method. The analysis technique uses multiple regression analysis and Moderated Regression Analysis (MRA), and the analytical tool used is SPSS 20.

Research instruments**1. Financial Performance**

This study reviews financial performance using the profitability ratio, namely Return On Equity (ROE). Return on equity (ROE) is a company's ability to use its capital to earn profits.

$$\text{Return On Equity} = \frac{\text{Profit After Tax}}{\text{Own Capital (SHARES)}} \times 100\%$$

2. Islamic Social Reporting

Islamic Social Reporting is a form of corporate responsibility towards the environment and society measured by 41 items based on sharia principles. For calculating the Islamic Social Reporting index are:

$$\text{ISR} = \frac{\text{Number of Disclosure Scores Met}}{\text{Maximum number of scores}}$$

3. The proportion of independent commissioners

Independent Commissioners indicate the existence of representatives of shareholders independently and also represent the interests of investors. The greater the number of independent commissioners in the company, the more effective it is in

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monitoring managers, and the company's performance will also increase. The measurement of the proportion of independent commissioners is formulated as follows:

$$\text{Independent Commissioners} = \frac{\sum \text{Independent Commissioner}}{\sum \text{Member of the Board of Commissioners}} \times 100\%$$

4. Audit Committee Competency

The audit committee is a committee formed by the board of commissioners which aims to assist in carrying out its duties. Measurement of audit committee competence is formulated as follows:

$$\text{Competence of the audit committee} = \frac{\sum \text{members with an accounting background}}{\sum \text{Member of audit committee}} \times 100\%$$

5. Company size

Company size is a company scale that can be classified in various ways, including total assets, log size, stock market value, average sales, and total sales.

$$\text{Company Size} = \ln (\text{Total Assets}).$$

RESULT AND DISCUSSION

Descriptive Statistical Test:

Table 1. Descriptive Statistical Results

	N	Minimum	Maximum	Mean	Std. Deviation
PROPORTION	84	0,40	0,67	0,5720	0,09853
COMPETENCE	84	0,25	0,67	0,5085	0,13509
ISR	84	0,40	0,65	0,5127	0,06588
PERFORMACE	84	0,00	0,27	0,0838	0,07504
SIZE	84	21,09	25,90	23,4290	1,19038
Valid N (listwise)	84				

Based on the table, it can be seen that the amount of data used for each variable is 84. Of the 84 data samples, the variable proportion of independent commissioners has the lowest value of 0.40, the highest value of 0.67, the average value of 0.5720 and the standard deviation of 0.009853. the audit committee competence variable has the lowest value of 0.25, the highest value of 0.67, the average value is 0.5085 and the standard deviation is 0.13509. the ISR variable has the lowest value of 0.40, the highest value of 0.65, the average value is 0.5127 and the standard deviation is 0.06588. The financial performance variable has the lowest value of 0.00, the highest value of 0.27, the average value of 0.0838, and the standard

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deviation of 0.07504. the company size variable has the lowest value of 21.09, the highest value of 25.90, the average value is 23.4290, and the standard deviation is 1.19038.

Normality Test

Table 2. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		84
Normal	Mean	0E-7
Parameters ^{a,b}	Std. Deviation	0,07082841
Most Extreme	Absolute	0,132
Differences	Positive	0,132
	Negative	-0,060
Kolmogorov-Smirnov Z		1,208
Asymp. Sig. (2-tailed)		0,108

Sumber : Data Olah SPSS V.20

The results of the One Sample Kolmogorov-Smirnov (K-S) test show that the Asymp Sig. (2-tailed) is 0.108 which means that the residual data in this study are normally distributed.

Multicollinearity Test

Table 3. Multicollinearity Test Result

Model	Collinearity Statistics	
	Tolerance	VIF
PROPORTION	0,681	1,468
COMPETENCE	0,861	1,162
ISR	0,555	1,801
SIZE	0,484	2,064

The results of the multicollinearity test above show that the variable proportion of independent commissioners, audit committee competence, Islamic Social Reporting (ISR), and company size each have a tolerance value of ≥ 0.10 and a VIF value of ≤ 10 . So it can be concluded that between the independent variables in this study, there was no multicollinearity.

Autocorrelation Test

Table 4. Autocorrelation Result

$dU < D.W < 4-dU$
1,7732 < 1,993 < 2,459

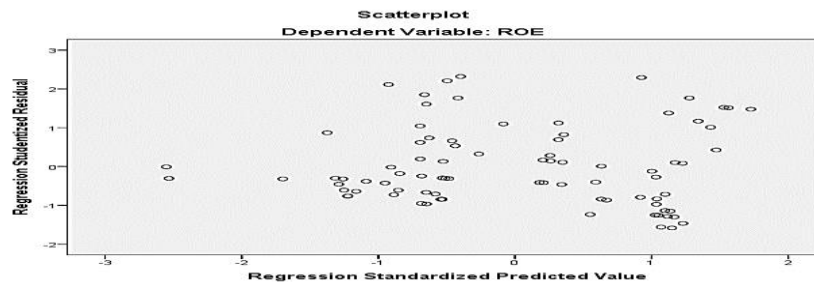
The results of the autocorrelation test showed that the Durbin-Watson test was 1.993. For a sample of 84 and $k = 5$, the value of $dL = 1.541$ and the value of $dU = 1.7732$. The Durbin Watson value is greater than the Du value and the Durbin Watson value is less than $4-dU$. So no autocorrelation is detected.

Heteroscedasticity Test

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The results of the Heteroscedasticity Test with the graph in the image above show that the scatterplot graph does not have a specific pattern, the dots representing the study sample appear to spread to the right and left of 0 and spread above and below 0 on the Y axis. So it can be stated that in this regression model homoscedasticity occur

Multiple Linear Analysis Test

Table 5. Multiple Linear Analysis Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1,756	0,628		-2,799	0,006
PROPORTION KIND	1,251	0,431	0,309	2,899	0,005
COMPETENCE KA	0,643	0,283	0,242	2,268	0,026
ISR	0,753	0,592	0,129	1,272	0,207

The results in the table above can be seen as follows:

The independent commissioner proportion variable has a t count of 2.899 and a t table of 1.991 so that t count > t table in a positive direction. The significance value is 0.005 < 0.05. This shows that the proportion of independent commissioners has a significant effect on financial performance, thus H1 is accepted.

The audit committee competency variable has a t count of 2.268 and a t table of 1.991 so that t count > t table in a positive direction. The significance value is 0.026 < 0.05. This shows that the competence of the audit committee has a significant effect on financial performance. Thus, H2 is accepted.

The Islamic Social Reporting (ISR) variable has a t count of 1.272 and a t table of 1.991 so that t count < t table in a positive direction. The significance value of 0.207 > 0.05. This shows that Islamic Social Reporting (ISR) does not affect financial performance. Thus H3 is rejected.

Moderated Regression Analysis (MRA) Test

Table 6. Moderated Regression Analysis Result

Model	T	Sig.
(Constant)	-0,532	0,596
KIND PROPORTION	0,209	0,835
KA COMPETENCE	2,965	0,004
1 ISR	-0,477	0,635
PERS SIZE	0,479	0,633
PROPORTION*SIZE	-0,033	0,974
COMPETENCE*SIZE	-2,746	0,008

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ISR*SIZE	0,546	0,587
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The t-count value of the interaction variable between the proportion of independent commissioners and company size is -0.033 while the t-table value is 1.991 so that t-count < t-table in a negative direction. While the significance value is 0.974 > 0.05. So it can be stated that company size is not able to moderate the influence of the proportion of independent commissioners. Then H4 is rejected.

The t-count value of the interaction variable between audit committee competence and company size is -2.746 while the t-table value is 1.991 so that t-count > t-table in a negative direction. While the significance value is 0.008 < 0.05. So it can be stated that company size is able to moderate the effect of audit committee competence. Then H5 is accepted.

The t value of the interaction variable between Islamic Social Reporting (ISR) and company size is 0.546 while the value of t table is 1.991 so that t count < t table in a positive direction. While the significance value is 0.587 > 0.05. So it can be stated that company size is not able to moderate the influence of Islamic Social Reporting (ISR). Then H6 is rejected.

DISCUSSION

1. The Effect of the Proportion of Independent Commissioners on Financial Performance.

Based on the results of the t statistical test, it shows that the proportion of independent commissioners has a significant effect on the financial performance of Islamic banking. This indicates that the appointment of an independent commissioner at the GMS will directly provide oversight of the directors in the implementation of policies that have been made to achieve company goals, thereby further increasing the company's financial performance. (Arifani, 2013).

Based on the results of this study it can be interpreted that the greater the proportion of independent commissioners indicates that the company's financial performance oversight function will be better. Based on the agency theory, independent commissioners generally have better oversight of management, but commissioners do not directly run the entity so they have weaknesses and the possibility of fraud in presenting the financial statements. The quality of earnings will be higher with independent commissioners, so investment decision-making will be better. Having an independent commissioner can direct better and more careful management of the company's functions.

The results of this study are in line with previous research conducted by (Prayanthi and Laurens, 2020), (Ruslim and Santoso, 2018), (Triani, 2017). But this research contradicts previous research conducted by (Eksandy, 2018), (Enda and Putu, 2017), (Tertius, 2015). Tertius (2015) study (Sembiring and Saragih, 2019) states that the fewer independent commissioners who can affect financial performance and the existence of independent commissioners in banking companies is done not to enforce but only to fulfill regulations because there are regulations that require banks to have a certain amount. Minimum independent commissioner.

2. The Influence of Audit Committee Competence on Financial Performance.

The statistical results of the t-test showed that the competence of the audit committee has a significant effect on financial performance. An audit committee is a group that is independent and specially appointed and has views related to the company's internal

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control system and is tasked with assisting and strengthening the functions of the board of commissioners or supervisory board in carrying out the oversight function of the process of financial reporting, risk management, audit implementation and implementation of corporate governance in the company. The existence of an audit committee will affect changes in the company's financial performance because the committee is tasked with assisting the board of commissioners in monitoring the financial reporting process by management to increase the credibility of financial reports.

This study's results align with previous research conducted by (Sari, Titisari, and Nurlaela, 2020) which states that audit committee competence affects financial performance. However, this research contradicts a previous study conducted by (Eksandy, 2018) which said that the audit committee does not affect the financial performance of Islamic banking due to ineffective performance due to the dual positions held by the audit committee, which results in a lack of supervision over management activities, as well as a lack of external incentives to encourage the creation of efficiency in the company through healthy competition.

3. The Effect of Islamic Social Reporting on Financial Performance

The results of the t-statistical test show that Islamic Social Reporting (ISR) has no significant effect on financial performance. ISR is related to the implementation of corporate social responsibility activities. Disclosure of ISR by Islamic banks can make a company's name and image better in the eyes of the public. The more Islamic banking in ISR activities, the better the company's image in the public's eyes. However, more is needed to improve the financial performance of the company. Because if the company's image is good but public interest in using products from Islamic banks still needs to be improved, then the bank's ability to generate profitability will not increase, so this will not increase the financial performance of Islamic banks. ISR is a form of accountability all Islamic banking must implement that. So, if ISR disclosure increases, it will not affect the increase in financial performance in Islamic banking. In addition, the greater the ISR disclosure of Islamic banks, this will make Islamic bank expenditures even more significant, this certainly will not increase the company's financial performance because Islamic banks must issue more funds.

The results of this study support research conducted by Farida, (2018), Thahirah et al (2016), and Wibisana et al., (2020) which state that ISR does not affect financial performance. But this research contradicts research conducted by (Retnaningsih, 2019) which says that ISR has a significant effect on financial performance.

4. The Effect of the Proportion of Independent Commissioners on Financial Performance Moderated by Company Size.

Based on the results of the MRA test, shows that company size weakens the effect of the proportion of independent commissioners on financial performance. This means that companies with significant assets cannot necessarily improve the relationship of independent commissioners in supervising the board of commissioners and how the company is run. In addition, there is a possibility that the existence of an independent commissioner in a banking company is carried out not to supervise but only as a fulfillment of compliance.

This is contrary to previous research (Himawan and Fazriah, 2021) which states that large companies are usually seen as relatively stable and should be able to generate

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exceptionally high profits. In generating profits, an independent party is needed to supervise management performance. So that management can act optimally to improve the company's financial performance.

5. The Effect of Audit Committee Competence on Financial Performance Moderated by Company Size.

Based on the MRA test, it shows that company size strengthens the influence of the audit committee on financial performance. This means that financial institutions that have significant assets require higher supervision on the part of management so that they do not act on personal interests, so an audit committee is needed to assist the auditor in maintaining independence from management and can disclose financial reports transparently to increase customer confidence so that they can trust company in managing its funds. Firm size can strengthen the influence of the audit committee on economic performance because the more significant the company's size, the more audit committees formed by the board of commissioners will increase to improve oversight of the performance of banking directors. Large companies that have significant resources can make broader disclosures to be able to protect shareholders.

This is in line with research (Oktarina, 2020) which states that company size can moderate the audit committee's financial performance. This is contrary to research (Himawan and Fazriah, 2021) which says that company size cannot negotiate the audit committee's competence on banking financial performance.

6. The effect of Islamic Social Reporting on financial performance is moderated by company size.

Based on the MRA test, it can be stated that company size cannot moderate the influence of Islamic Social Reporting (ISR). This explains that the size of a company does not necessarily have the responsibility to disclose ISR because disclosure of ISR is voluntary, and carrying out social activities requires high costs as well. In addition, the greater the ISR disclosure of Islamic banks, this will make Islamic bank expenditures even more significant. This certainly will not increase the company's financial performance because Islamic banks must issue more funds.

The results of this study support research conducted by Wibisana et al., (2020) and Sri Ayem (2019), which state that company size cannot moderate the effect of ISR on financial performance. However, this research does not support Wedayanti & Wirajaya, (2018), which states that company size can moderate the impact of ISR on financial performance.

IMPLICATIONS

The implication of this research is to provide information, especially for investors, regarding Good Corporate Governance and Islamic Social Reporting on financial performance so that it can be considered in making investment decisions and can add insight for investors to find out the effect of sharia policies carried out by banking companies.

CONCLUSION

Based on the research that has been done, namely, to examine the effect of GCG and ISR on financial performance with company size as a moderating variable in Islamic Public Banking for the 2015-2020 period, the following conclusions can be drawn: The GCG

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variable which is proxied by the proportion of independent commissioners influences financial performance in Islamic General Banking for the 2015-2020 period. The GCG variable proxied by the competence of the audit committee has an effect on financial performance in Islamic General Banking for the 2015-2020 period. The ISR variable does not affect economic performance in 2015-2020 Islamic General Banking. The company size variable cannot moderate the proportion of independent commissioners on financial performance in Islamic General Banking for the 2015-2020 period. The company size variable can moderate the audit committee competence's effect on Islamic General Banking's economic performance for 2015-2020. The company size variable cannot moderate on financial performance for the 2015-2020 period.

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