



Daftar Pustaka

- Abdelsalam, O., dkk. 2016. "Earnings management behaviors under different monitoring mechanisms: The case of Islamic and conventional banks". *Journal of Economic Behavior & Organization*, 132, 155-173.
- Agustia, D. 2013. "Pengaruh faktor good corporate governance, free cash flow, dan leverage terhadap manajemen laba". *Jurnal Akuntansi dan Keuangan*, 15(1), 27-42.
- Agustia, Y. P., dan Suryani, E. 2018. "Pengaruh ukuran perusahaan, umur perusahaan, leverage, dan profitabilitas terhadap manajemen laba (Studi Pada Perusahaan Pertambangan yang Terdaftar di Bursa Efek Indonesia Periode 2014-2016)". *Jurnal ASET (Akuntansi Riset)*, 10(1), 71-82.
- Alaydrus, H. 2022. "IMF: Pandemi Covid-19 Bakal Rugikan Ekonomi Global hingga Rp178.750 Triliun ", Bisnis Indonesia, 21 Januari. Diakses pada 26 Februari 2022. <https://ekonomi.bisnis.com/read/20220121/620/1491635/imf-pandemi-covid-19-bakal-rugikan-ekonomi-global-hingga-rp178750-triliun>.
- Altman, E. I. 1968. "Financial ratios, discriminant analysis and the prediction of corporate bankruptcy". *The journal of finance*, 23(4), 589-609.
- Altman, E. I. 1984. "The success of business failure prediction models: An international survey". *Journal of Banking & Finance*, 8(2), 171-198.
- Apriwenni, P., dan Irawan, S. 2021. "Pengaruh Free Cash Flow, Financial Distress, dan Investment Opportunity Set Terhadap Manajemen Laba". *Jurnal Akuntansi Bisnis*, 14 (1). pp. 21-37. ISSN 1979-360X
- Bank, World. 2020. "Pandemic, Recession: The Global Economy in Crisis". The World Bank, 1 Juli. Diakses pada 26 Februari 2022. https://elibrary.worldbank.org/doi/abs/10.1596/978-1-4648-1553-9_ch1
- Beaver, W. H. 1966. "Financial ratios as predictors of failure". *Journal of accounting research*, 71-111.
- Bencana, B.N.P. 2020. "Presiden Tetapkan COVID-19 Sebagai Bencana Nasional". *Badan Nasional Penanggulangan Bencana*, 14 April. Diakses pada 27 Februari 2022. <https://bnpb.go.id/berita/presiden-tetapkan-covid19-sebagai-bencana-nasional>
- Brigham, Eugene F., dan Houston, Joel F. 2006. *Fundamental of Financial Management: Dasar-Dasar Manajemen Keuangan*. Edisi 10. Jakarta: Salemba Empat.
- Chandra, A., dan Wimelda, L. 2018. "Opportunistic behavior, external monitoring mechanisms, corporate governance, and earnings management. Corporate Governance, and Earnings Management". *Acc. Fin. Review*, 3(1), 44-52.



Covid, Satgas. 2021. “Peta Sebaran COVID-19”. Satgas Covid-19, 31 Desember. Diakses pada 26 Februari 2022. <https://covid19.go.id/peta-sebaran>

Covid, Satgas. 2021. “Tanya Jawab COVID-19”. Satgas Covid-19, 31 Desember. Diakses pada 26 Februari 2022. [https://covid19.go.id/tanya-jawab?search=Apa%20yang%20dimaksud%20dengan%20pandemi#:~:text=WHO%20\(World%20Health%20Organization%20atau,menyebar%20se cara%20luas%20di%20dunia.](https://covid19.go.id/tanya-jawab?search=Apa%20yang%20dimaksud%20dengan%20pandemi#:~:text=WHO%20(World%20Health%20Organization%20atau,menyebar%20se cara%20luas%20di%20dunia.)

Damayanti, C. R., dan Kawedar, W. 2019. “Pengaruh Profitabilitas, Mekanisme Pemantauan Dan Financial Distress Terhadap Manajemen Laba”. *Diponegoro Journal of Accounting*, 7(4).

Dechow, P. M., Sloan, R. G., dan Sweeney, A. P. 1995. “Detecting earnings management”. *Accounting review*, 193-225.

Demirkan, S. dan Platt, H. 2009. “Financial Status, Corporate Governance Quality, and the Likelihood of Managers Using Discretionary Accruals”. *Accounting Research Journal*, 22 (2), 93-117

Elnahass, M., Salama, A., dan Yusuf, N. 2022. “Earnings management and internal governance mechanisms: The role of religiosity”. *Research in International Business and Finance*, 59, 101565.

Eisenhardt, K. M. 1989. “Agency theory: An assessment and review”. *Academy of management review*, 14(1), 57-74.

Farrell, Greg. 2021. Twenty Years After Enron, Investors Are Still Vulnerable to Fraud. Bloomberg, Desember 2. Diakses pada 13 Februari 2022. <https://www.bloomberg.com/news/articles/2021-12-02/investors-are-still-vulnerable-to-fraud-even-after-enron-failed>

Fraser, Lyn, M., dan Ormiston, A. 2004. *Understanding Financial Statements*. 7th edition. New Jersey: Preason edycation International, Inc., Upper Saddle River

Ghazali, A. W., Shafie, N. A., dan Sanusi, Z. M. 2015. “Earnings management: An analysis of opportunistic behaviour, monitoring mechanism and financial distress”. *Procedia Economics and Finance*, 28, 190-201.

Ghozali, Imam dan Anis, Chariri. 2007. *Teori Akuntansi*. Semarang: Badan Penerbit Universitas Diponegoro.

Hanum, E. F., dan Sholihin, M. 2019. “Pengungkapan Keadilan Sosial: Studi pada Bank Syariah di Indonesia”. *Jurnal Dinamika Akuntansi dan Bisnis*, 6(1), 1-16.

Hapsoro, D., dan Annisa, A. A. 2017. “Pengaruh kualitas audit, leverage, dan growth terhadap praktik manajemen laba”. *Jurnal akuntansi*, 5(2), 99-110.

Jensen, M. C. 1986. “Agency costs of free cash flow, corporate finance, and takeovers”. *The American economic review*, 76(2), 323-329.



- Jensen, M. C., & Meckling, W. H. 1976. "Theory of the firm: Managerial behavior, agency costs and ownership structure". *Journal of financial economics*, 3(4), 305-360.
- Jewell, J. J., dan Mankin, J. A. 2011. "What is your ROA? An investigation of the many formulas for calculating return on assets". *Academy of Educational Leadership Journal*, 15, 79-91.
- Jones, J. 1991. "Earnings management during import relief investigations". *Journal of Accounting Research*. 193-228
- Kahl, M. 2002. "Economic distress, financial distress, and dynamic liquidation". *The Journal of Finance*, 57(1), 135-168.
- Keuangan, Otoritas Jasa. 2019. "Surat Edaran Otoritas Jasa Keuangan Nomor XXX/SEOJK.03/2019 tentang Penerapan Tata Kelola Bagi Bank Pembiayaan Rakyat Syariah" OJK, Maret 2019, Diakses pada 12 Maret 2022. <https://www.ojk.go.id/id/regulasi/otoritas-jasa-keuangan/rancangan-regulasi/Documents/RSEOJK%20Tata%20Kelola%20BPRS%20-%20Lampiran%20-%20Permintaan%20Tanggapan.pdf>
- Keuangan, Otoritas Jasa. 2018. *Statistik Perbankan Indonesia 2018*. Jakarta: Otoritas Jasa Keuangan
- Keuangan, Otoritas Jasa. 2019. *Statistik Perbankan Indonesia 2019*. Jakarta: Otoritas Jasa Keuangan
- Keuangan, Otoritas Jasa. 2020. *Statistik Perbankan Indonesia 2020*. Jakarta: Otoritas Jasa Keuangan
- Keuangan, Otoritas Jasa. 2018. *Statistik Perbankan Syariah 2018*. Jakarta: Otoritas Jasa Keuangan
- Keuangan, Otoritas Jasa. 2019. *Statistik Perbankan Syariah 2019*. Jakarta: Otoritas Jasa Keuangan
- Keuangan, Otoritas Jasa. 2020. *Statistik Perbankan Syariah 2018*. Jakarta: Otoritas Jasa Keuangan
- Kim, S.Y., dan Upneja, A., 2014. "Predicting restaurant financial distress using decision tree and AdaBoosted decision tree models". *Econ. Modell.* 36, 354–362. <https://doi:10.1016/j.econmod.2013.10.005>.
- Kristiana, U. E., dan Rita, M. R. 2021. "Leverage, Ukuran Perusahaan dan Siklus Hidup Perusahaan Terhadap Manajemen Laba". *Accounting and Financial Review*, 4(1), 54-64.
- Kompas, 2021. "Dua Tahun Jokowi-Ma'ruf, Atasi Pandemi dengan PSBB hingga Berbagai Bentuk PPKM", Kompas, Oktober 21. Diakses pada 23 Februari 2022.



- Kordestani, G., Bakhtiari, M., dan Biglari, V. 2011. "Ability of combinations of cash flow components to predict financial distress". *Business: Theory and practice*, 12(3), 277-285.
- Latif, A. S., dan Abdullah, F. 2015. "The effectiveness of corporate governance in constraining earnings management in Pakistan". *The Lahore Journal of Economics*, 20(1), 135.
- Lo, E. W. 2012. "Pengaruh Tingkat Kesulitan Keuangan Terhadap Manajemen Laba: Teori Keagenan Versus Teori Signaling". *Jurnal Riset Akuntansi Dan Keuangan*, 8(1), 1-18.
- Li, Y., Li, X., Xiang, E., dan Djajadikerta, H. G. 2020. "Financial distress, internal control, and earnings management: Evidence from China". *Journal of Contemporary Accounting & Economics*, 16(3), 100210.
- Mai, F., Tian, S., Lee, C., & Ma, L. 2019. "Deep learning models for bankruptcy prediction using textual disclosures". *European journal of operational research*, 274(2), 743-758.
- Mardiyanto, Handono. 2008. *Inti Sari Manajemen Keuangan*. Jakarta: Grasindo
- Mohammed, S. A. S. A. N., dan Muhammed, J. 2017. "The relationship between agency theory, stakeholder theory and Shariah supervisory board in Islamic banking: An attempt towards discussion". *Humanomics*, 75-83.
- Moratis, L. 2018. "Signalling Responsibility? Applying Signalling Theory to the ISO 26000 Standard for Social Responsibility". *Sustainability*, Vol. 10, p.1–20
- Munawir, S. 2002. *Analisa Laporan Keuangan*. Edisi Keempat. Yogyakarta : Liberty.
- Nasution, Marihot dan Setiawan. 2007. "Pengaruh Corporate Governance Terhadap Manajemen Laba di Industri Perbankan Indonesia. *Simposium Nasional Akuntansi X*. Vol 10
- Omar, N., dkk. 2014. "Management disclosure and earnings management practices in reducing the implication risk". *Procedia-Social and Behavioral Sciences*, 145, 88-96.
- Organization, World Health. 2020. "WHO Announces COVID-19 Outbreak a Pandemic". World Health Organization, 12 Maret. Diakses pada 26 Februari 2022. <https://www.euro.who.int/en/health-topics/health-emergencies/coronavirus-covid-19/news/news/2020/3/who-announces-covid-19-outbreak-a-pandemic>
- Outlook, World Economy. 2020. "World Economic Outlook, April 2020: The Great Lockdown". International Monetary Fund, 1 April. Diakses pada 26 Februari 2022.



<https://www.imf.org/en/Publications/WEO/Issues/2020/04/14/weo-april-2020>

Peraturan Bank Indonesia Nomor 11/3/PBI/2009 tentang Bank Umum Syariah.
Bank Indonesia. Januari 2009.

Peraturan Otoritas Jasa Keuangan (POJK) Republik Indonesia Nomor 24 tahun 2018 tentang Penerapan Tata Kelola Bagi Bank Pembiayaan Rakyat Syariah. Otoritas Jasa Keuangan. Desember 2018.

Platt, H. D., dan Platt, M. B. 2002. "Predicting corporate financial distress: Reflections on choice-based sample bias". *Journal of economics and finance*, 26(2), 184-199.

Putri, R. K., dan Muid, D. 2017. "Pengaruh good corporate governance terhadap kinerja perusahaan". *Diponegoro Journal of Accounting*, 6(3), 84-92.

Prabowo, B. A., dan Jamal, J. B. 2017. "Peranan Dewan Pengawas Syariah terhadap Praktik Kepatuhan Syariah dalam Perbankan Syariah di Indonesia". *Jurnal Hukum Ius Quia Iustum*, 24(1), 113-129.

Richardson, S. 2006. "Over-investment of free cash flow". *Review of accounting studies*, 11(2), 159-189.

Ross, S. 1973. "The economic theory of agency: The principal's problem". *American Economic Review*, 63, 134-139

Ross, S. A., Westerfield, R., Jordan, B. D., dan Firer, C. 2000. *Fundamentals of corporate finance*. Boston, MA: McGraw-Hill.

Sari, A. R., dan Meiranto, W. 2017. "Pengaruh Perilaku Opportunistik, Mekanisme Pengawasan, Dan Financial Distress Terhadap Manajemen Laba". *Diponegoro Journal of Accounting*, 6(4), 67-83.

Scott, William R. 2011. *Financial Accounting Theory*. Edisi Keenam. Canada: Person Prentice Hall

Sekaran, U., dan R. Bougie. 2016. *Research Methods for Business: A Skill Building Approach*. New York: Wiley.

Setiawati, L., & Na'im, A. 2000. "Manajemen laba". *Journal of Indonesian Economy and Business (JIEB)*, 15(4), 424-441.

Setiawati, L., dan Na'm, A. 2001. "Bank Health Evaluation by Bank Indonesia and Earning Management in Banking Industry". *Gadjah Mada International Journal of Business*, 3.

Shamsuddin, Z., dan Ismail, A. G. 2013. "Agency theory in explaining Islamic financial contracts". *Middle-East Journal of Scientific Research*, 15(4), 530-545.



- Sholihin, M., dan Andari, D. 2022. "Islamic Banking and Islamic Accounting in Indonesia: History and Recent Development". *Intechopen*, 1-15.
- Statistik, B. P. 2021. *Pendapatan Nasional Indonesia*. Jakarta: Badan Pusat Statistik
- Statistik, B.P. 2022. "Laju Seri Pertumbuhan PDB 2010-2021". Badan Pusat Statistik, 31 Desember. Diakses pada 26 Februari. <https://www.bps.go.id/indicator/11/104/1-seri-2010-laju-pertumbuhan-pdb-seri-2010.html>
- Sudarsono, Heri. 2012. *Bank Dan Lembaga Keuangan Syariah: Deskripsi Dan Ilustrasi*. Yogyakarta: Ekonisia
- Subramanyam, K. R. 1996. "The pricing of discretionary accruals". *Journal of accounting and economics*, 22(1-3), 249-281.
- Subramanyam, K. R., dan Wild, J. J. 2011. *Financial statement analysis 10th-Edition*. Singapore : McGraw-Hill Education
- Sugiyono. 2018. *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta
- Suhartanto, D. 2015. "Pengaruh Ukuran Perusahaan, Profitabilitas, Leverage, Kepemilikan Publik, Perubahan Harga Saham dan Resiko Bisnis terhadap Manajemen Laba pada Perusahaan Publik Sektor Keuangan". *Jurnal Ilmiah Ekonomi Bisnis*, 20(1).
- Sulistyanto, S. 2008. *Manajemen Laba (Teori & Model Empiris)*. Jakarta : Grasindo.
- Supriyono, R.A. 2018. *Akuntansi Keperilakuan*. Yogyakarta: UGM Press.
- Tandelilin, Eduardus. 2010. *Portofolio dan Investasi Teori dan Aplikasi*. Edisi pertama. Yogyakarta : Kanisius
- Undang-Undang No. 21 Tahun 2008 tentang Perbankan Syariah. Pemerintah Republik Indonesia. Juli 2008.
- Wang, G., Chen, G., dan Chu, Y., 2018. "A new random subspace method incorporating sentiment and textual information for financial distress prediction". *Electron. Commer. Res. Appl.* 29, 30–49. <https://doi:10.1016/j.elerap.2018.03.004>
- Wimelda, L., dan Chandra, A. 2018. "Opportunistic behavior, external monitoring mechanisms, corporate governance, and earnings management". *Accounting & Finance Review (AFR)*, 3(1), 49-57.
- Yofi Prima Agustia, Elly Suryani. 2018. "Pengaruh Ukuran Perusahaan, Umur Perusahaan, Leverage, Dan Profitabilitas Terhadap Manajemen Laba (Studi Pada Perusahaan Pertambangan yang Terdaftar di Bursa Efek Indonesia Periode 2014-2016)". *Jurnal Akuntansi Riset*. Vol.10 No.1 63-74



**Pengaruh Financial Distress, Opportunistic Behavior, dan Mekanisme Pengawasan terhadap
Manajemen
Laba pada Industri Perbankan Syariah (Studi pada Perusahaan Bank Umum Syariah yang Terdaftar
di
Otoritas Jasa Keuangan 2016-2020)**
UNIVERSITAS
GADJAH MADA
SONY BUDIARSO, Choirunnisa Arifa, S.E., M.Sc., Ph.D., Ak., CA.,
Universitas Gadjah Mada, 2022 | Diunduh dari <http://etd.repository.ugm.ac.id/>

Zainuldin, M. H., dan Lui, T. K. (2020). “Earnings management in financial institutions: A comparative study of Islamic banks and conventional banks in emerging markets”. *Pacific-Basin Finance Journal*, 62, 101044.