

## DAFTAR PUSTAKA

- Adams, R. B., dan Mehran, H. (2012). Bank board structure and performance: Evidence for large bank holding companies. *Journal of Financial Intermediation*, 21(2), 243-267.
- Ahmed, N., dan Hadi, O. A. (2017). Impact of ownership structure on firm performance in the MENA region: An empirical study. *Accounting and Finance Research*, 6(3), 105-115.
- Almashhadani, M., dan Almashhadani, H. A. (2022). The beneficial of firm size, board size, ownership structure, and independence in developing markets' firm performance: Evidence from Asia. *International Journal of Business and Management Invention*, 11(7), 88-92.
- Andriyan, O., dan Supatmi, S. (2010). Pengaruh Mekanisme Corporate Governance Terhadap Kinerja Keuangan Bank Perkreditan Rakyat. *Jurnal Akuntansi dan Keuangan Indonesia*, 7(2), 5.
- Amanda, R. T., Ilmar, A., dan Moein, H. A. (2018). Perubahan Bentuk Badan Hukum Perusahaan Daerah Bank Perkreditan Rakyat (PD BPR) Menjadi Perusahaan Perseroan Terbatas. *Nagari Law Review*, 1(2), 115-125.
- Aslam, E., dan Haron, R. (2020). The influence of corporate governance on intellectual capital efficiency: evidence from Islamic banks of OIC countries. *Asian Journal of Accounting Research*, 5(2), 195-208.
- Association of Certified Fraud Examiners (ACFE) Indonesia. 2019. *Survei Fraud Indonesia 2019*. Indonesia Chapter #111, 53(9), 1-76. Tersedia di <https://acfe-indonesia.or.id/survei-fraudindonesia/> diakses pada 20 Desember 2024.
- Boshnak, H. A. (2023). Ownership structure and firm performance: evidence from Saudi Arabia. *Journal of Financial Reporting and Accounting*.
- Dahlia, L., dan Pamungkas, P. (2024). The Effect of Fulfillment of Governance Structure on Rural Bank's Performance and Financial Risk. *International Journal of Social Science Research and Review*, 7(9), 260-270.
- Fithria, A., Sholihin, M., Arief, U., dan Anindita, A. (2021). Management ownership and the performance of Islamic microfinance institutions: a panel data analysis of Indonesian Islamic rural banks. *International Journal of Islamic and Middle Eastern Finance and Management*, 14(5), 950-966.
- Florackis, C., Kostakis, A., dan Ozkan, A. (2009). Managerial ownership and performance. *Journal of business research*, 62(12), 1350-1357.
- Giri, I. P. A. J., dan Yasa, G. W. (2022). The Effect of Good Corporate Governance on Financial Performance (Empirical Study on Rural Banks in Denpasar

- City Period 2018-2020). *American Journal of Humanities and Social Sciences Research*, 6(12), 140-147.
- Gujarati, D. N., dan Porter, D. C. (2009). *Basic Econometrics*. (Fifth Edition). McGraw-Hill. New York.
- Gultom, L., Hubeis, M., Maarif, M. S., dan Sukandar, D. D. P. (2016). Pengaruh dan Hubungan Struktur Organisasi, Budaya Organisasi dan Sumber Daya Manusia dengan Kinerja. *Konteks: Bank Umum di Indonesia*, 20(1), 178806.
- Hadiwidjayanti, R. (2020). Restrukturisasi Badan Usaha Milik Daerah (BUMD) Menjadi Badan Hukum Perseroda (*tesis tidak diterbitkan*). Universitas Airlangga, Surabaya.
- Hazaea, S. A., Tabash, M. I., Zhu, J., Khatib, S. F., dan Farhan, N. H. (2021). Internal audit and financial performance of Yemeni commercial banks: Empirical evidence. *Banks and Bank Systems*, 16(2), 137-147.
- Hu, Y., dan Zhou, X. (2008). The performance effect of managerial ownership: Evidence from China. *Journal of Banking dan Finance*, 32(10), 2099-2110.
- IFC. (2018). *The Indonesia Corporate Governance Manual: Second Edition*. pp.27
- Iswandi, A. (2022). Analisis Rasio Profitabilitas sebagai Alat Penilaian Kinerja Keuangan Bank Syariah di Indonesia (Studi Kasus Laporan Tahun 2016-2018). *Al-Tasyree: Jurnal Bisnis, Keuangan dan Ekonomi Syariah*, 14(01), 22-34.
- Iturralde, T., Maseda, A., dan Arosa, B. (2011). Insiders ownership and firm performance. Empirical evidence. *International Research Journal of Finance and Economics*, 67, 118-129.
- Judijanto, L., Hairuddin, S. H., Subhan, S., dan Sipayung, B. (2024). Analysis of the Effect of Risk Management and Compliance Practices on Financial Performance and Corporate Reputation in the Financial Industry in Indonesia. *The Es Accounting And Finance*, 2(03), 177-191.
- Khuram, H. R., Hassan, G. A., dan Hameed, A. (2023). Role of Corporate Governance, Firm And Country Specific Factors Of PSX Listed Firm's Dividend Policy And Stock Prices. *Journal of Positive School Psychology*, 7(5), 566-587.
- Li, D., Moshirian, F., Nguyen, P., dan Tan, L. W. (2007). Managerial ownership and firm performance: Evidence from China's privatizations. *Research in International Business and Finance*, 21(3), 396-413.
- Louisrianda, R. (2020). Good Corporate Governance, Struktur Kepemilikan Dan Kinerja Perusahaan (*tesis tidak diterbitkan*). Universitas Gadjah Mada, Yogyakarta.
- Mahendra, D. J., dan Ratna, E. (2023). Peran Pejabat Eksekutif sebagai Pelaksana Fungsi Kepatuhan dalam Penerapan Prinsip Good Corporate Governance

- pada PT. BPR Gunung Simpang Artha Purwokerto. *Jurnal Ilmiah Universitas Batanghari Jambi*, 23(3), 2987-2993.
- Mandacı, P., dan Gumus, G. (2010). Ownership concentration, managerial ownership and firm performance: Evidence from Turkey. *South East European Journal of Economics and Business*, 5(1), 57-66.
- Moechdi, M., Ismail, M., Ananda, C. F., dan Yustika, A. E. (2016). Study on empirical characteristic of rural bank sustainability in Indonesia. *International Journal of Monetary Economics and Finance*, 9(4), 363-378.
- Munisi, G. (2020). Corporate governance and ownership structure in Sub-Saharan Africa countries. *Journal of African Business*, 21(3), 289-314.
- Nardo, M. (2005). *Handbook on constructing composite indicators: Methodology and user guide*.
- Okoye, L. U., Olokoyo, F., Okoh, J. I., Ezeji, F., dan Uzohue, R. (2020). Effect of corporate governance on the financial performance of commercial banks in Nigeria. *Banks and Bank systems*, 15(3), 55.
- Otoritas Jasa Keuangan. (2024). *Roadmap Pengembangan dan Penguatan Industri BPR dan BPRS 2024-2027*. Tersedia di <https://www.ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Roadmap-Pengembangan-dan-Penguatan-Industri-BPR-dan-BPRS-RP2B-2024---2027.aspx> diakses pada tanggal 31 Juli 2024.
- Pracinthea, E., dan Djuminah, D. (2019). Pengaruh Struktur Good Corporate Governance Terhadap Kinerja Keuangan Bank Perkreditan Rakyat (studi Kasus Pada Bpr Di Provinsi Jawa Barat Periode 2017). *Jurnal Akuntansi dan Manajemen Mutiara Madani*, 7(2), 140-160.
- Rahayuningsih, S., Hartanto, C. N., Sefitriya, R., dan Manurung, H. (2024). Pengaruh Audit Internal Terhadap Kinerja Perusahaan Perbankan. *Jurnal Mutiara Ilmu Akuntansi*, 2(2), 11-18.
- Safitri, D., Mulyasari, W., dan Nofianti, N. (2023). The Effect of Managerial Ownership on Firm Value with Accounting Conservatism and Earnings Quality as Intervening Variables. *Review of Accounting and Taxation*, 2(2), 112-125.
- Shan, Y. G. (2019). Managerial ownership, board independence and firm performance. *Accounting Research Journal*, 32(2), 203-220.
- Statistik Perbankan Indonesia, 2023. Tersedia di <https://www.ojk.go.id> diakses pada tanggal 31 Juli 2024.
- Trinugroho, I., Ariefianto, M. D., Nugroho, L. I., Sawitri, H. S. R., Prabowo, M. A., dan Hakim, L. (2018). What Determine the Viability of Rural Banks? Evidence from Indonesia. *International Journal of Economics dan Management*, 12(2).

- Trisnardjo, A. W. (2023). Pengaruh Good Corporate Governance Disclosure Pada Kinerja Perusahaan Dengan Kompensasi Eksekutif Sebagai Pemoderasi (Pada Perbankan Yang Terdaftar Pada Bursa Efek Indonesia) (*tesis tidak diterbitkan*). Universitas Gadjah Mada, Yogyakarta.
- Widarjo, W., dan Setiawan, D. (2009). Pengaruh rasio keuangan terhadap kondisi financial distress perusahaan otomotif. *Jurnal bisnis dan akuntansi*, 11(2), 107-119.
- Widiastuti, A., dan Djuminah, D. (2023). The Influence of Implementing Rural Bank Governance on Financial Performance (Study on Rural Banks in Central Java and the Special Region of Yogyakarta). *International Journal of Social Science Research and Review*, 6(5), 543-556.