

DAFTAR PUSTAKA

- Aboramadan, M., Albashiti, B., Alharazin, H., & Zaidoune, S. (2020). Organizational Culture, Innovation and Performance: Study from non-Western Context. *Journal of Management Development*, 39(4), 437–451. <https://doi.org/10.1108/Jmd-06-2019-0253>
- Afiyah, Y. S., Leviani, N., Asyifa, U., & Anis, I. (2023). Pengaruh Sustainability Awareness terhadap Kinerja Melalui Adopsi Inovasi Teknologi Studi Kasus Perbankan Indonesia. *Jurnal Ekonomi Trisakti*, 3(1), 1689–1698. <https://doi.org/10.25105/Jet.V3i1.16214>
- Al Rasyid, H., & Sazly, S. (2021). Pengaruh Penerapan Manajemen Risiko terhadap Kinerja Keuangan Triwulan 2016 – 2020 pada Bank Pembangunan Daerah Jawa Timur. *Owner*, 5(2), 283–294. <https://doi.org/10.33395/Owner.V5i2.432>
- Al Zaidanin, J. S., & Al Zaidanin, O. J. (2021). The Impact of Credit Risk Management on the Financial Performance of United Arab Emirates Commercial Banks. *International Journal of Research in Business and Social Science* (2147-4478), 10(3), 303–319. <https://doi.org/10.20525/Ijrbs.V10i3.1102>
- Amaliah, J. O. (2019). Analisis Pengaruh Fee Based Income, Pertumbuhan Dana Pihak Ketiga, Ukuran Perusahaan, dan Kondisi Ekonomi terhadap Profitabilitas Bank. *Prosiding Stie Accounting Forum*.
- Aminuddin Muslich, M., Nuringwahyu, S., & Niken Hardati, R. (2020). Pengaruh Fee Based Income dan Biaya Operasional Pendapatan Operasional terhadap Profitabilitas (Studi Pada Bank Umum Bumn Yang Terdaftar Di Bursa Efek Indonesia). *Jiagabi* 9(2).
- Aminulloh, B. R., & Suselo, D. (2021). Pengaruh Inflasi, Bi 7-Day Reserve Repo Rate, Dana Pihak Ketiga, dan Fee Based Income terhadap Profitabilitas BNI Syariah Tahun 2015-2020. *Al Maal: Journal of Islamic Economics and Banking*, 3(1), 35. <https://doi.org/10.31000/Almaal.V3i1.4641>
- Anam, H. (2023). Manajemen Risiko Operasional Bank Syariah; Teori dan Manfaat. *Jurnal At-Tamwil: Kajian Ekonomi Syariah*, 5(1), 16–31. <https://doi.org/10.33367/At.V5i1.1476>
- Anggraeni, R., & Maulani, I. E. (2023). Pengaruh Teknologi Informasi terhadap Perkembangan Bisnis Modern. *Jurnal Sosial Dan Teknologi (Sostech)*, 3(2), 94–98.
- Ardiansyah, P. F., Ahmadi, P. F., & Wiwaha, S. W. (2021). Analisis Kinerja

Keuangan Perbankan Syariah sebelum Merger menjadi Bank Syariah Indonesia. *Jurnal Riset Akuntansi dan Bisnis Indonesia*, 1(1). <https://doi.org/10.32477/jrabi.vxix.xxx>

Arsita, Y. (2021). Analisis Rasio Keuangan untuk Mengukur Kinerja Keuangan PT Sentul City Tbk. *Jurnal Manajemen Pendidikan dan Ilmu Sosial*, 2(1), 152–167. <https://doi.org/10.38035/jmpis.v2i1>

Asir, M., Yuniawati, R. A., Mere, K., Sukardi, K., & Anwar, M. A. (2023). Peran Manajemen Risiko dalam Meningkatkan Kinerja Perusahaan: Studi Manajemen Sumber Daya Manusia. *Entrepreneurship Bisnis Manajemen Akuntansi (E-Bisma)*, 32–42. <https://doi.org/10.37631/ebisma.v4i1.844>

Åström, J., Reim, W., & Parida, V. (2022). Value Creation and Value Capture for Business Model Innovation: A Three-Phase Process Framework. *Review of Managerial Science*, 16(7), 2111–2133. <https://doi.org/10.1007/S11846-022-00521-Z>

Aulia, A. N., & Hariyanto, R. I. M. S. (2020). Profitabilitas, Ukuran Perusahaan dan Intellectual Capital terhadap Nilai Perusahaan. *Journal Riset Mahasiswa Manajemen* 6(1). <http://ejournal.unikama.ac.id>

Bhattarai, B. P. (2019). Effect of Credit Risk Management on Financial Performance of Commercial Banks In Nepal. *European Journal of Accounting, Auditing and Finance Research* 7(1), 87–103. www.eajournals.org

Bian, W. L., Wang, X. N., & Sun, Q. X. (2022). Non-Interest Income, Profit, and Risk Efficiencies: Evidence from Commercial Banks China. *Asia-Pacific Journal of Financial Studies*, 44(5), 762–782. <https://doi.org/10.1111/Ajfs.12112>

Bintari, V. I., Santosa, A. D., & Hamzah, R. A. (2019). Pengaruh Interest Based Income Dan Fee Based Income terhadap Return on Assets pada Bank Mandiri (Persero) Tbk. *Jurnal Ekonomi Manajemen*, 5(1), 24–34. <https://doi.org/10.37058/Jem.V5i1.852>

Brina, F., & Susilowati, Y. (2021). Pengaruh Adopsi Inovasi Teknologi E-Banking terhadap Kinerja dengan Moderasi Pengendalian Intern. *Jurnal Bina Wakya*, 16(2), 6295–6310.

Chandra, W. (2023). Pengaruh Inovasi terhadap Profitabilitas Perusahaan Sektor Industri Energi di Indonesia the Effect of Innovation on Company Profitability in the Energy Industry Sector in Indonesia. *Jurnal Akuntansi*, 17(1), 59–83. <https://doi.org/10.25170/jara.v17i1.4331>

Chege, S. M., Wang, D., & Suntu, S. L. (2020). Impact of Information Technology

Innovation on Firm Performance in Kenya. *Information Technology for Development*, 26(2), 316–345.
<https://doi.org/10.1080/02681102.2019.1573717>

Chouaibi, S., Chouaibi, J., & Rossi, M. (2022). Esg and Corporate Financial Performance: The Mediating Role of Green Innovation: Uk Common Law Versus Germany Civil Law. *Euromed Journal of Business*, 17(1), 46–71.
<https://doi.org/10.1108/Emjb-09-2020-0101>

Christine, B., Yanti, D., Setiyanto, A. I., Bisnis, M., & Batam, P. N. (2021). Analisis Pengaruh Manajemen Risiko terhadap Kinerja Keuangan Perbankan yang Terdaftar di Bei. *Journal of Applied Managerial Accounting*, 5(2), 95–104.

Donbesuur, F., Ampong, G. O. A., Owusu-Yirenkyi, D., & Chu, I. (2020). Technological Innovation, Organizational Innovation and International Performance of Smes: The Moderating Role of Domestic Institutional Environment. *Technological Forecasting and Social Change*, 16(1), 120252.
<https://doi.org/10.1016/J.Techfore.2020.120252>

Dzingirai, C., & Dzingirai, M. (2024). Threshold Effect of Non-Interest Income Disaggregates on Commercial Banks' Financial Performance in Zimbabwe. *Economic and Business Journal*, 10(10).
<https://doi.org/10.1016/J.Heliyon.2024.E31379>

Emmanuel, U., & Madumere, I. (2021). Non-Fund Based Earnings and Financial Performance of Banks in Nigeria. *Otuoke Journal of Social Sciences*, 119–133.

Farid, M., & Azizah, W. (2021). Manajemen Risiko dalam Perbankan Syariah. *Jurnal Akuntansi dan Keuangan Islam*, 3(2), 067–080.

Felle, A. R., & Santioso, L. (2024). The Effect of Credit Risk and Bank Specific Factors on Financial Performance of Banks Listed in Indonesia Stock Exchange (Idx). *International Journal of Application on Economics and Business*, 2(2), 3392–3403. <https://doi.org/10.24912/Ijaeb.V2i2.3392-3403>

Fikriana, A., & Rezki, M. K. (2023). Peran Lembaga Keuangan dalam Meningkatkan Kemudahan Berusaha di Indonesia. *Jurnal Politik, Sosial, Hukum dan Humaniora*, 2(1), 235–248.
<https://doi.org/10.59246/Aladalah.V2i1.657>

Firdianto, H., & Sudiyatno, B. (2024). Pengaruh Kinerja Keuangan terhadap Nilai Perusahaan pada Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia. *Journal of Economic, Business and Accounting*, 7(5), 1240–1254.

Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program Ibm Spss 25*. Semarang : Badan Penerbit Universitas Diponegoro.

Godfrey, D. O. U. (2021). The Effect of Non-Interest Income on the Performance

- of Selected Deposit Money Banks in Nigeria. *Journal of Economics, Finance and Management Studies*, 04(10), 1981–1990. <https://doi.org/10.47191/Jefms/V4-I10-21>
- Hacini, I., Boulenfad, A., & Dahou, K. (2018). The Impact of Liquidity Risk Management on the Financial Performance of Saudi Arabian Banks. *Emerging Market Journal*, 7(2). <https://doi.org/10.5195/Emaj.2018.134>
- Hameed, W. U., Waseem, M., Sabir, S. A., & Abdul Samad Dahri, P. (2020). Effect of Enterprise Risk Management System and Implementation Problem on Financial Performance: Empirical Evidence from Malaysian Listed Firms. *Abasyn Journal of Social Sciences*. <https://doi.org/10.34091/Jass.13.1.02>
- Husein, F., Farizi, A., & Saad, B. (2024). Pengaruh Interest Based Income, Fee Based Income dan Capital Adequacy Ratio terhadap Return on Aset. *Journal of Accounting, Management, and Islamic Economics*, 02(01), 91–102.
- Inayatil, N., & Kusuma, G. (2022). Pengaruh Fee Based Income, Spread Bagi Hasil dan Financing to Deposit Ratio terhadap Profitabilitas. *Jurnal Ekonomi Syariah*, 1(02), 121–136.
- Indah, Y., & Tyas, W. (2020). Analisis Rasio Keuangan untuk Menilai Kinerja Keuangan. *Jurnal Ilmiah Ilmu Ekonomi dan Bisnis*, 8(1), 28–39.
- Ismanto, D. (2020). Pengaruh Penerapan Manajemen Risiko terhadap Kinerja Keuangan Sektor Perbankan Periode 2013-2017. *Jurnal Fokus*, 10(1), 102–120.
- Istiqomah, A. A., Nuringwahyu, S., & Krisdianto, D. (2022). Pengaruh Fee Based Income dan Profit Sharing Based Income terhadap Return on Asset (Studi Kasus pada Bank Muamalat). *Jiagabi* (Vol. 11, Issue 1, Pp. 296–305).
- Iswandi, A. (2022). Analisis Rasio Profitabilitas Sebagai Alat Penilaian Kinerja Keuangan Bank Syariah Di Indonesia (Studi Kasus Laporan Tahun 2016-2018). *Jurnal Bisnis, Keuangan Dan Ekonomi Syariah*, 14(1), 22–34.
- Jensen, M. C., & Meckling, W. H. (1979). Theory of the Firm: Managerial Behavior, Agency Costs and Ownership Structure “نظرية الشركة: السلوك الإداري، تكاليف الوكالة وهيكل الملكية.” *Journal of Financial Economics*, 3(4), 163–231. <http://linkinghub.elsevier.com/retrieve/pii/0304405x7690026x>
- Khotijah, S., & Sugiyono, A. (2021). Pengaruh Fee Based Income dan Interest Income terhadap Pendapatan Perusahaan (Studi Empiris Bank BUMN Indonesia Periode). *Jurnal Pemikiran & Penelitian Ekonomi*, 09(01), 23–34.
- Kyere, M., & Ausloos, M. (2021). Corporate Governance and Firms Financial Performance in the United Kingdom. *International Journal of Finance and Economics*, 26(2), 1871–1885. <https://doi.org/10.1002/Ijfe.1883>

- Lee, C. C., Li, X., Yu, C. H., & Zhao, J. (2021). Does Fintech Innovation Improve Bank Efficiency? Evidence from China's Banking Industry. *International Review of Economics and Finance*, 74, 468–483. <https://doi.org/10.1016/j.iref.2021.03.009>
- Lesmono, B., & Siregar, S. (2021). Studi Literatur tentang Agency Theory. *Ekonomi, Keuangan, Investasi dan Syariah (Ekuitas)*, 3(2), 203–210. <https://doi.org/10.47065/ekuitas.v3i2.1128>
- Limberta Gat. (2022). Pengaruh Fee Based Income dan E-Banking terhadap Perubahan Laba pada Perusahaan Sektor Perbankan Konvensional yang Terdaftar di Bursa Efek Indonesia Tahun 2018-2020. *Journal of Sustainability Business Research* (Vol. 3). www.idx.co.id
- Lisnawati, T., Hussaen, S., & Nuridah, S. (2023). Manajemen Risiko dalam Bisnis E-Commerce: Mengidentifikasi. *Jurnal Pendidikan*.7, 8252–8259. <https://repository.bsi.ac.id/Repo/Files/372665/Download/11.-Publikasi-Jurnal.Pdf>
- Maharani, S. S., & Pravitasari, D. D. (2022). Pengaruh Sumber Daya Manusia, Teknologi Informasi, Good Corporate Governance, dan Manajemen Risiko terhadap Kinerja Keuangan di Masa Pandemi Covid-19 Pada BMT di Kabupaten Tulungagung. *Jurnal Pendidikan Ekonomi*, 7(1), 113–122. <https://doi.org/10.31932/jpe.v7i1.1531>
- Malhotra, S. K., Sarabhai, S., & Malhotra, P. (2019). Impact of Fee-Based Services on the Financial Performance of the Banks: Empirical Study. *Journal of Entrepreneurship and Management*, 8(3), 45–54. <http://publishingindia.com/jem/>
- Marcelino, J., & Mulyani. (2021). Ukuran Perusahaan Memoderasi Pengaruh Profitabilitas dan Solvabilitas terhadap Audit Delay. *Jurnal Akuntansi*, 10(2), 98–113. <https://doi.org/10.46806/ja.v10i2.802>
- Margarita Ekadjaja, A. E. (2020). Tata Kelola Perusahaan, Risiko Keuangan, dan Kinerja Perbankan di Indonesia. *Jurnal Ekonomi*, 25(3), 391. <https://doi.org/10.24912/je.v25i3.687>
- Mariaria, D. S., & Muturi, W. (2019). Effects of Non-Interest Income on the Financial Performance of Commercial Banks Listed the Nairobi Securities Exchange. *Ijarke Business & Management Journal*, 1(4). <https://doi.org/10.32898/ibmj.01/1.4article08>
- Marsha, R., Putri, A., Badina, T., & Fatoni, A. (2022). The Influence of Financing, Service-Based Income, and Internal Factors on Net Operating Margin in Islamic Commercial Banks. *Jurnal Samudra Ekonomi dan Bisnis*.6(1), 1-22. <https://doi.org/10.54045/mutanaqishah.v4i1.1559>

- Mas'udi, A. B., & Said, I. M. (2023). The Influence of Risk Management on Banking Financial Performance: Literature Review Pengaruh Manajemen Risiko terhadap Kinerja Keuangan Perbankan: Literature Review. *Journal of Social and Economics Research*, 5(2), 2080–2086. <https://Idm.Or.Id/Jser/Index>.
- Maulana, A. (2024). *Jiwasraya dibubarkan Akhir Tahun Ini*. Diakses Pada Agustus 5, 2024 Dari <https://Finansial.Bisnis.Com/Read/20240820/215/1792655/Jiwasraya-Dibubarkan-Akhir-Tahun-Ini-Ojk-Kasih-Penjelasan>
- Mrindoko, A. E., Macha, D., & Gwahula, D. R. (2020). Effect of Operational Risk on the Financial Performance of Banks in Tanzania. *International Journal of Business Management and Economic Review*, 03(06), 115–151. <https://Doi.Org/10.35409/Ijbmer.2020.3218>
- Mujiatun, S., Jasin, H., Fahmi, M., & Jufrizen, J. (2022). Model Financial Technology (Fintech) Syariah di Sumatera Utara. *Owner*, 6(3), 1709–1718. <https://Doi.Org/10.33395/Owner.V6i3.893>
- Olugboyege, K. S., Babatunji, A. S., Jayeola, O., & Tobi, B. A. (2019). Effect of Credit Risk Management on Financial Performance of Nigerian Listed Deposit Money Banks. *Scholedge International Journal of Business Policy & Governance Issn 2394-3351*, 5(6), 53. <https://Doi.Org/10.19085/Journal.Sijbpg050601>
- Purnasari, N., Sitanggang, U. P., Lestari, W., Purba, R. D., & Juliarta, V. (2020). Pengaruh Current Ratio, Debt To Equity Ratio, Return On Asset, Total Asset Turnover Dan Asset Growth Terhadap Kebijakan Deviden. *Jurnal Ilmiah Mea*, 6(1), 1-14.
- Ramadhani, A., & Ariany, L. (2023). Peran Manajemen Risiko dan Inovasi dalam Memoderasi Pengaruh Fee Based Income terhadap Perubahan Laba Bank Bumn. *Jurnal Manajemen dan Organisasi*, 14(3), 255–267. <https://Doi.Org/10.29244/Jmo.V14i3.47359>
- Rofika, H., Wahyu, E., Budianto, H., Dwi, N., Dewi, T. (2023). Pemetaan Penelitian Seputar Maybank Syariah Dan Konvensional: Studi Bibliometrik Vosviewer Dan Literature Review. *Jurnal Akuntansi dan Manajemen*, 14(1), 16-31.
- Saputra, A., Lukman, L., & Indriani, W. (2021). Pengaruh Likuiditas, Ukuran Perusahaan, Profitabilitas dan Financial Distress terhadap Nilai Perusahaan. *Jurnal Jejama Manajemen Malahayati*, 1(1), 1–7.
- Setiawati, M., & Veronica, E. (2020). Pengaruh Profitabilitas, Struktur Aset, Ukuran Perusahaan, Risiko Bisnis, Pertumbuhan Penjualan, Pertumbuhan Perusahaan, Likuiditas terhadap Struktur Modal pada Perusahaan Sektor Jasa

- Periode 2016-2018. *Jurnal Akuntansi*, 12(2), 294–312.
<https://doi.org/10.28932/Jam.V12i2.2538>
- Sihab, I. N., & Diyanti, V. (2019). Three Lines Of Defense dalam Penerapan Manajemen Risiko Pada Perusahaan Niaga Gas Bumi. *Jurnal Ilmu Manajemen & Bisnis* 10(2).
- Silvia, D. (2021). Pengaruh Efektivitas Kredit, Dana Pihak Ketiga Dan Fee Based Income Terhadap Kinerja Keuangan. *Jurnal Ekonomi*, 5(2), 1–18.
- Sopian, M. A., & Pramiudi, U. (2021). Pengaruh Efektivitas Kredit dan Fee Base Income terhadap Kinerja Keuangan Perbankan. *Jurnal Ilmiah Akuntansi Kesatuan*, 9(2), 347–358. <https://doi.org/10.37641/Jiakes.V9i2.872>
- Sugiyono. (2017). *Metode Penelitian Kombinasi (Mixed Methods)*. Bandung : CV Alfabeta.
- Supriyadi, A., & Setyorini, C. T. (2020). Pengaruh Pengungkapan Manajemen Risiko Terhadap Nilai Perusahaan Melalui Kinerja Keuangan Di Industri Perbankan Indonesia. *Owner (Riset Dan Jurnal Akuntansi)*, 4(2), 467. <https://doi.org/10.33395/Owner.V4i2.257>
- Suratman, A., . I., & Auditya, E. M. (2021). The Influence of Electronic Banking And Fee Based Income on Profitability in the Banking Industry Registered on Indonesia Stock Exchange. *International Journal of Scientific and Research Publications (Ijsrp)*, 11(10), 562–568. <https://doi.org/10.29322/Ijsrp.11.10.2021.P11863>
- Sutarti, Syakhroza, A., Diyanty, V., & Dewo, S. A. (2019). The Effects of the Adoption of E-Banking Technology Innovation on the Performance with the Internal Control Effectiveness as the Moderating Variable: Evidence from Commercial Banks in Indonesia. *Jurnal Akuntansi dan Keuangan Indonesia*, 16(1), 35–60. <https://doi.org/10.21002/Jaki.2019.03>
- Syahputra, R., & Suparno, S. (2022). Pengaruh Penggunaan Internet Banking dan Mobile Banking terhadap Kinerja Keuangan Perbankan (Studi pada Perbankan tang Terdaftar di Bursa Efek Indonesia 2016-2020). *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 7(3), 379–388. <https://doi.org/10.24815/Jimeka.V7i3.21114>
- Toufaily, B. (2021). The Impact of Risk Management on Financial Performance. *The Euraseans: Journal on Global Socio-Economic Dynamics*, 3(28), 7–21.
- Tran, H. L., Bui, V. H., Phan, T. T. H., Dau, X. C., Tran, M. D., & Do, D. T. (2019). The Impact of Corporate Social Responsibility and Risk Management on Financial Performance: The Case of Vietnamese Textile Firms. *Management Science Letters*, 9(7), 1029–1036. <https://doi.org/10.5267/J.Msl.2019.4.003>

- Trivedi, S. R. (2019). Banking Innovations and New Income Streams: Impact on Banks' Performance. *The Journal for Decision Makers*, 40(1), 28–41. <https://doi.org/10.1177/0256090915573616>
- Utami, E. Y., Fatchuroji, A., Devi, E. K., Harsono, I., & Sutanto, H. (2024). Analisis Korelasi Manajemen Risiko Dan Ketahanan Bisnis Terhadap Keunggulan Kompetitif Perusahaan Sektor Jasa Di Indonesia. *Jurnal Manajemen dan Bisnis*, 02(02), 92–102. <https://doi.org/10.58812/Smb.V2i02>
- Wahyu Adi, T. (2020). The Influence of Risk Management on Financial Performance and Firm Value: A Case Study on Companies of Crude Petroleum and Natural Gas Production Sector Listed at the Idx 2016 – 2019. *European Journal of Business and Management*. <https://doi.org/10.7176/Ejbm/12-23-14>
- Wibowo, A. (2022). *Resiko Manajemen*. Semarang : Yayasan Prima Agus Teknik. Universitas Sains & Teknologi Komputer.
- Wiyanti, R., & Hailatul, S. (2022). The Influence of Risk Management and Growth Strategies on Financial Performance (Banking on the Indonesia Stock Exchange). *Economic and Accounting Journal*, 5(1). <http://openjournal.unpam.ac.id/index.php/eaj>
- Wulandari, S., & Novitasari, N. (2020). Pengaruh Internet Banking, Risiko Kredit dan Ukuran Perusahaan terhadap Kinerja Keuangan Perbankan yang Terdaftar di Bursa Efek Indonesia Periode 2017 - 2019. *Jurnal Ekonomi & Ekonomi Syariah*, 4(1), 166–177. <https://doi.org/10.36778/Jesya.V4i1.327>
- Yanagawa, N., & Yamaoka, H. (2019). Digital Innovation, Data Revolution and Central Bank Digital Currency Bank of Japan Working Paper Series Digital Innovation, Data Revolution and Central Bank Digital Currency. *Bank Japan Journal*, 19(2), 1-22.
- Yolanda Panjaitan, R. (2020). Analisis Rasio Keuangan untuk Menilai Kinerja Keuangan: Studi Kasus pada Sebuah Perusahaan Jasa Transportasi. *Jurnal Manajemen*, 6(1), P-Issn. <http://ejournal.lmiimedan.net>
- Yusheng, K., & Ibrahim, M. (2020). Innovation Capabilities, Innovation Types, and Firm Performance: Evidence from the Banking Sector of Ghana. *Sage Open*, 10(2). <https://doi.org/10.1177/2158244020920892>
- Zouari, G., & Abdelmalek, I. (2020). Financial Innovation, Risk Management, and Bank Performance. *Copernican Journal of Finance & Accounting*, 9(1), 77. <https://doi.org/10.12775/Cjfa.2020.004>