

DAFTAR PUSTAKA

- Abasimel, N. A. (2022). Islamic Banking and Economics: Concepts and Instruments, Features, Advantages, Differences from Conventional Banks, and Contributions to Economic Growth. *Journal of the Knowledge Economy*, 1–28. <https://doi.org/https://doi.org/10.1007/s13132-022-00940-z>
- Abdallah, M. Ben, & Bahloul, S. (2021). Disclosure, Shariah governance and financial performance in Islamic banks. *Asian Journal of Economics and Banking*, 5(3), 234–254. <https://doi.org/10.1108/ajeb-03-2021-0038>
- Agomor, P. E., Onumah, J. M., & Duho, K. C. T. (2022). Intellectual Capital, Profitability and Market Value of Financial and Non-Financial Services Firms Listed in Ghana. *International Journal of Learning and Intellectual Capital*, 19(4), 312–335. <https://doi.org/10.1504/IJLC.2022.123841>
- Agostini, L., & Nosella, A. (2017). Enhancing radical innovation performance through intellectual capital components. *Journal of Intellectual Capital*, 18(4), 789–806. <https://doi.org/10.1108/JIC-10-2016-0103>
- Ahlawat, D., Sharma, P., & Kumar, S. (2023). A systematic literature review of current understanding and future scope on Green Intellectual Capital. *Intangible Capital*, 19(2), 165–188. <https://doi.org/10.3926/ic.2191> A
- Ajili, H., & Bouri, A. (2018). Assessing the moderating effect of Shariah Board on the relationship between financial performance and accounting disclosure. *Managerial Finance*, 44(5), 570–589. <https://doi.org/10.1108/MF-05-2017-0192>
- Akguc, S., & Al Rahahleh, N. (2018). Effect of Shariah Compliance on Operating Performance: Evidence from GCC Countries. *Emerging Markets Finance and Trade*, 54(12), 2874–2896. <https://doi.org/10.1080/1540496X.2018.1425991>
- Akkas, E., & Asutay, M. (2022a). Intellectual Capital Disclosure and Financial Performance Nexus in Islamic and Conventional Banks in The GCC Countries. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(5), 943–966. <http://dx.doi.org/10.1037/xge0000076>
- Akkas, E., & Asutay, M. (2022b). The Impact of Intellectual Capital Formation and Knowledge Economy on Banking Performance: A Case Study of GCC's Conventional and Islamic Banks. *Journal of Financial Reporting and Accounting*, ahead-of-p(ahead-of-print), 1–26. <https://doi.org/10.1108/JFRA-08-2021-0251>
- Al-Nahari, A. A. A. Q., Monawer, A. T. M., Haji Abdullah, L. Bin, Ali, A. K. Bin, Abdul Rahman, N. N. B., & Achour, M. (2022). Common conceptual flaws in realizing maqāṣid al-Shari‘ah vis-à-vis Islamic finance. *ISRA International Journal of Islamic Finance*, 14(2), 190–205. <https://doi.org/10.1108/IJIF-12-2020-0259>
- Albertini, E., & Berger-Remy, F. (2019). Intellectual capital and financial performance: A meta-analysis and research agenda. *M@n@gement*, 22(2), 216–249. doi.org/10.3917/mana.222.0216
- Alhabshi, S. M., Soualhi, Y., & Alaeddin, O. (2020). Conceptual framework of Sharī‘ah audit effectiveness factors in Islamic banks. *ISRA International Journal of Islamic Finance*, 12(2), 171–193. <https://doi.org/10.1108/IJIF-09-2018-0097>
- Devi, A., Furqani, H., & Hamzah, H. (2020). Islamic Financial Inclusion



- Determinants in Indonesia: an ANP Approach. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(4), 727–747. <https://doi.org/10.1108/IMEFM-01-2019-0007>
- Ali, M., Puah, C.-H., Ali, A., Raza, S. A., & Ayob, N. (2022). Green intellectual capital, green HRM and green social identity toward sustainable environment: a new integrated framework for Islamic banks. *International Journal of Manpower*, 43(3), 614–638. <https://doi.org/10.1108/IJM-04-2020-0185>
- Alipour, M., Ghanbari, M., Jamshidinavid, B., & Taherabadi, A. (2019). Does board independence moderate the relationship between environmental disclosure quality and performance? Evidence from static and dynamic panel data. In *Corporate Governance (Bingley)* (Vol. 19, Issue 3). <https://doi.org/10.1108/CG-06-2018-0196>
- Alqahtani, F., & Boulanouar, Z. (2017). Sharia compliance status & investor demand for IPOs: Evidence from Saudi Arabia. *Pacific Basin Finance Journal*, 46, 258–268. <https://doi.org/10.1016/j.pacfin.2017.09.012>
- Alziyatad, N., Ahmed, H., & Durham. (2019). Ethical Decision Making in Islamic Financial Institutions in Light of Maqasid Al- Sharia: A Conceptual Framework. *Thunderbird International Business Review*, 61(5), 707–718. <http://dx.doi.org/10.1037/xge0000076>
- Amin, H. (2022). Maqasid-based consumer preference index for Islamic home financing. *International Journal of Ethics and Systems*, 38(1), 47–67. <https://doi.org/10.1108/IJOES-07-2020-0117>
- Anderson, J. C., & Gerbing, D. W. (1998). Structural Equation Modeling in Practice: A Review and Recommended Two-Step Approach. *Psychological Bulletin*, 103(3), 411-423 Copyright. <https://doi.org/10.1504/EJIM.2021.114662>
- Andriessen, D. (2004). *Making Sense of Intellectual Capital: Designing a Method for the Valuation of Intangibles*. Elsevier Butterworth-Heinemann, Burlington, MA, Routledge, 1-408.
- Appuhami, R., & Bhuyan, M. (2015). Examining the influence of corporate governance on intellectual capital efficiency Evidence from top service firms in Australia. *Managerial Auditing Journal*, 30(1), 347–372. <https://doi.org/10.1108/MAJ-04-2014-1022>
- Aramburu, N., & Sáenz, J. (2011). Structural capital, innovation capability, and size effect: An empirical study. *Journal of Management and Organization*, 17(3), 307–325. <https://doi.org/10.5172/jmo.2011.17.3.307>
- Arif, M. N. R. Al, & Awwaliyah, T. B. (2019). Market Share, Concentration Ratio and Profitability: Evidence from Indonesian Islamic Banking Industry. *Journal of Central Banking Theory and Practice*, 8(2), 189–201. <https://doi.org/10.2478/jcbtp-2019-0020>
- Arif, M. N. R. Al, & Rahmawati, Y. (2018). Determinant factors of market share: Evidence from the Indonesian islamic banking industry. *Problems and Actives in Management*, 16(1), 392–398. [https://doi.org/10.21511/ppm.16\(1\).2018.37](https://doi.org/10.21511/ppm.16(1).2018.37)
- ik, A., & Yucha, N. (2022). The influence of intellectual capital through capital and structural capital towards financial performance of garment manufacturing companies (garment and textile sector). *International Journal of Management and Intellectual Capital*, 19(5), 395–415.



- <https://doi.org/10.1504/IJLIC.2022.125355>
- Arif, W., Amiruddin, Darmawati, & Ferdiansah, M. I. (2023). Intellectual Capital Toward Market Performance: Profitability as a Mediating and Maqashid Sharia as a Moderating Variable. *Journal of Accounting and Investment*, 24(1), 50–63. <https://doi.org/10.18196/jai.v24i1.12893>
- Asare, N., Onumah, J. M., & Dontoh, A. (2023). The effects of intellectual capital on risk and return of banks: nonlinear modeling approach. *International Journal of Learning and Intellectual Capital*, 20(1), 6–28. <https://doi.org/10.1504/IJLIC.2023.127693>
- Aslam, E., & Haron, R. (2021). Corporate governance and banking performance: the mediating role of intellectual capital among OIC countries. *Corporate Governance: The International Journal of Business in Society*, 21(1), 111–136. <https://doi.org/10.1108/CG-08-2020-0312>
- Asutay, M., & Ubaidillah. (2023). Examining the Impact of Intellectual Capital Performance on Financial Performance in Islamic Banks. *Journal of the Knowledge Economy*. <https://doi.org/10.1007/s13132-023-01114-1>
- Awwad, M. S., & Qtaishat, A. M. (2023). The impact of intellectual capital on financial performance of commercial banks: the mediating role of competitive advantage. *International Journal of Learning and Intellectual Capital*, 20(1), 47–69. <https://doi.org/10.1504/IJLIC.2023.127697>
- Aziz, A. F. A., & Mohamad, S. (2013). Fulfillment of Maqasid al-Shariah via Takaful. *Munich Personal RePEc Archive*, 47776, 1–25. <http://mpra.ub.uni-muenchen.de/47776/>
- Bala, A. J., Hassan, A., Dandago, K. I., Abubakar, A. B., & Maigoshi, Z. S. (2021). On the relationship between intellectual capital efficiency and firm value: evidence from the Nigerian oil and gas downstream sector. *International Journal of Learning and Intellectual Capital*, 18(3), 222–251. <https://doi.org/10.1504/IJLIC.2021.116469>
- Barney, J. (1986). Organizational culture: can it be a source of sustained competitive advantage?. *Academy of Management Review*, 11(3), 656–665. <https://journals.aom.org/doi/abs/10.5465/amr.1986.4306261%0Ahttp://files/35/a mr.1986.html>
- Barney, J. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17(1), 99–120. <https://doi.org/10.1177/014920639101700108>
- Bayraktaroglu, A. E., Calisir, F., & Baskak, M. (2019). Intellectual capital and firm performance: an extended VAIC model. *Journal of Intellectual Capital*, 20(3), 406–425. <https://doi.org/10.1108/JIC-12-2017-0184>
- Belal, A. R., Mazumder, M. M. M., & Ali, M. (2019). Intellectual capital reporting practices in an Islamic bank: A case study. *Business Ethics*, 28(2), 206–220. <https://doi.org/10.1111/beer.12211>
- Bolkhozi, S. (2023). Banking system and economic growth linkages in MENA region: substitutability and substitutability between Islamic and conventional banking. *Journal of Islamic Accounting and Business Research*, 14(2), 267–288. <https://doi.org/10.1108/JIABR-03-2021-0091>
- & Brian, B. (2013). Director ownership, governance, and performance. *Journal of Financial and Quantitative Analysis*, 14(1), 105–135.



- <https://doi.org/10.1017/S0022109013000045>
- Bollen, L., Vergauwen, P., & Schnieders, S. (2005). Linking intellectual capital and intellectual property to company performance. *Management Decision*, 43(9), 1161–1185. <https://doi.org/10.1108/00251740510626254>
- Bontis, N. (1998). Intellectual capital: an exploratory study that develops measures and models. *Management Decision*, 36(2), 63–76. <https://doi.org/10.1108/00251749810204142>
- Bontis, N., Ciambotti, M., Palazzi, F., & Sgro, F. (2018). Intellectual Capital and Financial Performance in Social Cooperative Enterprises. *Journal of Intellectual Capital*, 19(4), 712–731. <https://doi.org/10.1108/JIC-03-2017-0049>
- 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>
- Boujelbene, M. A., & Affes, H. (2013). The impact of intellectual capital disclosure on cost of equity capital: A case of French firms. *Journal of Economics, Finance and Administrative Science*, 18(34), 45–53. [https://doi.org/10.1016/S2077-1886\(13\)70022-2](https://doi.org/10.1016/S2077-1886(13)70022-2)
- Bozbura, F. T. (2004). Measurement and application of intellectual capital in Turkey. *The Learning Organization*, 11(4), 357–367. <https://doi.org/10.1108/09696470410538251>
- Brüggen, A., Vergauwen, P., & Dao, M. (2009). Determinants of intellectual capital disclosure: Evidence from Australia. *Management Decision*, 47(2), 233–245. <https://doi.org/10.1108/00251740910938894>
- Buallay, A. (2019a). Corporate governance, Sharia'ah governance and performance: A cross-country comparison in MENA region. *International Journal of Islamic and Middle Eastern Finance and Management*, 12(2), 216–235. <https://doi.org/10.1108/IMEFM-07-2017-0172>
- Buallay, A. (2019b). Intellectual capital and performance of Islamic and conventional banking. *Journal of Management Development*, 38(7), 518–537. <https://doi.org/10.1108/JMD-01-2019-0020>
- Buallay, A., Cummings, R., & Hamdan, A. (2019). Intellectual capital efficiency and bank's performance: A comparative study after the global financial crisis. *Pacific Accounting Review*, 31(4), 672–694. <https://doi.org/10.1108/PAR-04-2019-0039>
- Bukh, P. N., 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>
- Cabello-Medina, C., López-Cabralles, Á., & Valle-Cabrera, R. (2011). Leveraging the innovative performance of human capital through HRM and social capital in Spanish firms. *International Journal of Human Resource Management*, 22(4), 807–828. <https://doi.org/10.1080/09585192.2011.555125>
- do R., & Bontis, N. (2008). Intellectual Capital and Business Performance in the Portuguese Banking Industry. *International Journal of Technology Management*, 43(1–3), 212–237. <https://doi.org/10.1504/IJTM.2008.019416>
- avado, A., Cuevas-Rodríguez, G., & Cabello-Medina, C. (2010). Social organizational capital: Building the context for innovation. *Industrial*



- Marketing Management*, 39(4), 681–690.
<https://doi.org/10.1016/j.indmarman.2009.09.003>
- Castro, G. M. De, Delgado-Verde, M., Amores-Salvadó, J., & Navas-López, J. E. (2013). Linking human, technological, and relational assets to technological innovation: Exploring a new approach. *Knowledge Management Research and Practice*, 11(2), 123–132. <https://doi.org/10.1057/kmrp.2013.8>
- Čater, T., & Čater, B. (2009). (In)tangible resources as antecedents of a company's competitive advantage and performance. *Journal for East European Management Studies*, 14(2), 186–209. <https://doi.org/10.5771/0949-6181-2009-2-186>
- Cenciarelli, V. G., Greco, G., & Allegrini, M. (2018). Does intellectual capital help predict bankruptcy? In *Journal of Intellectual Capital* (Vol. 19, Issue 2). <https://doi.org/10.1108/JIC-03-2017-0047>
- Chang, W. S., & Hsieh, J. J. (2011). Intellectual Capital and Value Creation—Is Innovation Capital a Missing Link? *International Journal of Business and Management*, 6(2), 3–12. <https://doi.org/10.5539/ijbm.v6n2p3>
- Chapra, M. U. (2000). *The Future of Economics: An Islamic Perspective*. (Leicester: The Islamic Foundation, 118).
- Chapra, M. U., & Ahmed, H. (2002). Corporate Governance in Islamic Financial Institutions. *Islamic Research and Training Institute, Islamic Development Bank, Jeddah*, 1–170. <https://doi.org/10.22495/jgrv9i2art5>
- Chaudhary, S., Dhir, A., Farronato, N., Nicotra, M., & Pironti, M. (2023). Nexus between entrepreneurial orientation and intellectual capital. *Journal of Intellectual Capital, ahead-of-p(ahead-of-print)*. <https://doi.org/10.1108/JIC-09-2021-0256>
- Chen, J., Zhu, Z., & Xie, H. Y. (2004). Measuring intellectual capital: A new model and empirical study. *Journal of Intellectual Capital*, 5(1), 195–212. <https://doi.org/10.1108/14691930410513003>
- Chen, M. C., Cheng, S. J., & Hwang, Y. (2005). An empirical investigation of the relationship between intellectual capital and firms' market value and financial performance. *Journal of Intellectual Capital*, 6(2), 159–176. <https://doi.org/10.1108/14691930510592771>
- Chen, Y.-S., Lin, M.-J. J., & Chang, C.-H. (2006). The influence of intellectual capital on new product development performance - The manufacturing companies of Taiwan as an example. *Total Quality Management and Business Excellence*, 17(10), 1323–1339. <https://doi.org/10.1080/14783360601058979>
- Cheong, C. W. H. (2021). Risk, resilience, and Shariah-compliance. *Research in International Business and Finance*, 55(July 2020), 101313. <https://doi.org/10.1016/j.ribaf.2020.101313>
- Chien, S. H., & Chao, M. C. (2011). Intellectual capital and new product sale performance of the financial services industry in Taiwan. *Service Industries Journal*, 31(16), 2641–2659. <https://doi.org/10.1080/02642069.2010.506572>
- ., & Liu, M. H. (2009). Islamic Banking: Interest-Free or Interest-Based? *Pacific Basin Finance Journal*, 17(1), 125–144. <https://doi.org/10.1016/j.pacfin.2007.12.003>
- Seng, D., & Whiting, R. H. (2011). Intellectual capital and firm performance



- in Australia. *Journal of Intellectual Capital*, 12(4), 505–530. <https://doi.org/10.1108/14691931111181706>
- Cooper, D. R., & Schindler, P. S. (2011). *Business Research Method. Eleventh Edition*, McGraw-Hill. <https://doi.org/10.1109/arms.1991.154456>
- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. Fourth Edition*, Los Angeles, LA: Sage Publications. <https://doi.org/10.1080/14675980902922143>
- Curado, C., Guedes, M. J., & Bontis, N. (2014). The financial crisis of banks (Before, During and After): An intellectual capital perspective. *Knowledge and Process Management*, 21(2), 103–111. <https://doi.org/10.1002/kpm.1434>
- Darmadi, S. (2013). Corporate governance disclosure in the annual report: An exploratory study on Indonesian Islamic banks. *Humanomics*, 29(1), 4–23. <https://doi.org/10.1108/08288661311299295>
- Darmalaksana, W. (2022). The Need for Social Theology to Strengthen the Social Functions of Islamic Banking in Indonesia. *HTS Teologiese Studies / Theological Studies*, 78(1), 1–13. <https://doi.org/10.4102/hts.v78i1.7342>
- Delgado-Verde, M., Castro, G. M. C., & Navas-Lopez, J. E. (2011). Organizational knowledge assets and innovation capability. *Journal of Intellectual Capital*, 12(1), 5–19. <https://doi.org/10.1108/14691931111097890>
- Delgado-Verde, M., Navas-López, J. E., Cruz-González, J., & Amores-Salvadó, J. (2011). Radical innovation from relations-based knowledge: Empirical evidence in Spanish technology-intensive firms. *Journal of Knowledge Management*, 15(5), 722–737. <https://doi.org/10.1108/13673271111174294>
- Dusuki, A. W., & Abozaid, A. (2007). A Critical Appraisal on The Challenges of Realizing Maqasid Al-Shariaah In Islamic Banking and Finance. *IIUM Journal of Economics and Management*, 15(2), 143–165. <https://doi.org/10.2307/1236148>
- Edvinsson, L., & Malone, M. S. (1997). Realizing your company's true value by finding its hidden brain power. *Intellectual Capital*. Harper Business, New York.
- Elamer, A. A., Ntim, C. G., Abdou, H. A., & Pyke, C. (2019). Sharia supervisory boards, governance structures and operational risk disclosures: Evidence from Islamic banks in MENA countries. *Global Finance Journal*, 46, 1–44. <https://doi.org/10.1016/j.gfj.2019.100488>
- Eva, J., & Milena, J. (2015). Diversity Management as a Tool of Managing Intellectual Capital. *Journal of Competitiveness*, 7(4), 3–17. <https://doi.org/10.7441/joc.2015.04.01>
- F-Jardón, C. M., & Martos, M. S. (2009). Intellectual capital and performance in wood industries of Argentina. *Journal of Intellectual Capital*, 10(4), 600–616. <https://doi.org/10.1108/14691930910996670>
- Farag, H., Mallin, C., & Ow-Yong, K. (2018). Corporate governance in Islamic banks: New insights for dual board structure and agency relationships. *Journal of International Financial Markets, Institutions and Money*, 54, 59–77. doi.org/10.1016/j.intfin.2017.08.002
- Kabir Hassan, M., & Lanis, R. (2011). Determinants of corporate social responsibility disclosure: the case of Islamic banks. *Journal of Islamic Banking and Business Research*, 2(2), 114–141. <https://doi.org/10.1108/17590811111170539>



- Farooq, M. O. (2015). Islamic finance and debt culture: treading the conventional path? *International Journal of Social Economics*, 42(12), 1–30. <https://doi.org/10.1108/IJSE-09-2013-0197>
- Farooq, O., & AbdelBari, A. (2015). Earnings Management Behaviour of Shariah-Compliant firms and non-shariah Compliant Firms. *Journal of Islamic Accounting and Business Research*, 6(2), 173–188. <https://doi.org/10.1108/JIABR-07-2013-0021>
- Fauzi, F., Basyith, A., & Foo, D. (2017). Committee on board: Does it matter? A study of Indonesian Sharia-listed firms. *Cogent Economics and Finance*, 5(1). <https://doi.org/10.1080/23322039.2017.1316547>
- Firer, S., & Williams, S. M. (2003). Intellectual Capital and Traditional Measures of Corporate Performance. *Journal of Intellectual Capital*, 4(3), 348–360. <https://doi.org/10.1108/14691930310487806>
- Fitri, F. A., Syukur, M., Majid, M. S. A., Farhana, I., & Hatta, F. (2022). Do intellectual capital and financing matter for the profitability of the Islamic banking industry in Indonesia? *International Journal of Monetary Economics and Finance*, 15(3), 293–308. <https://doi.org/10.1504/ijmef.2022.126888>
- Ghauri, P., Grønhaug, K., & Strange, R. (2020). *Research Methods in Business Studies*. 5th Edn, Cambridge: Cambridge University Press. <https://doi.org/10.1017/9781108762427>
- Ghozali, I. (2018). *Applikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro: Semarang.
- Goh, P. C. (2005). Intellectual capital performance of commercial banks in Malaysia. *Journal of Intellectual Capital*, 6(3), 385–396. <https://doi.org/10.1108/14691930510611120>
- González-Loureiro, M., & Dorrego, P. F. (2012). Intellectual capital and system of innovation: What really matters at innovative SMEs. *Intangible Capital*, 8(2), 239–274. <https://doi.org/10.3926/ic.273>
- Grassa, R. (2013). Shariah supervisory system in Islamic financial institutions: New issues and challenges: A comparative analysis between Southeast Asia models and GCC models. *Humanomics*, 29(4), 333–348. <https://doi.org/10.1108/H-01-2013-0001>
- Guthrie, J., & Petty, R. (2000). Intellectual Capital Literature Review Measurement Reporting and Management. *Journal of Intellectual Capital*, 1(2), 155–176. https://doi.org/10.1007/978-3-540-71496-5_54
- Guthrie, J., Petty, R., Ferrier, F., & Wells, R. (1999). There is no accounting for intellectual capital in Australia: a review of annual reporting practices and the internal measurement of intangibles. In *OECD Symposium on Measuring and Reporting of Intellectual Capital*, 9030, 134. Amsterdam, Netherla.
- Hamid, W., Salim, U., Djumahir, & Aisjah, S. (2019). The effect of Al-Bai' and wadiah contracts on sharia compliance and the sharia banking system performance in the Maqashid Index in sharia banks in Indonesia. *Banks and Bankers*, 14(4), 104–113. [https://doi.org/10.21511/bbs.14\(4\).2019.10](https://doi.org/10.21511/bbs.14(4).2019.10)
- F. (2019). The impact of good corporate governance and Sharia governance on the profitability of Indonesia's Sharia banks. *Problems and Perspectives in Management*, 17(1), 56–66.



- [https://doi.org/10.21511/ppm.17\(1\).2019.06](https://doi.org/10.21511/ppm.17(1).2019.06)
- Hamza, H. (2016). Does investment deposit return in Islamic banks reflect PLS principle? *Borsa Istanbul Review*, 16(1), 32–42. <https://doi.org/10.1016/j.bir.2015.12.001>
- Haridan, N. M., Hassan, A. F. S., & Karbhari, Y. (2018). Governance, religious assurance and Islamic banks: Do Shariah boards effectively serve? *Journal of Management and Governance*, 22(4), 1015–1043. <https://doi.org/10.1007/s10997-018-9418-8>
- Hatta, I. H., Baharuddin, G., & Hilmiyah, N. (2022). Empirical Analysis of Branding Perception on Islamic Banks in Indonesia. *Quality - Access to Success*, 23(189), 95–106. <https://doi.org/10.47750/QAS/23.189.12>
- Hermanto, Y. B., Lusy, L., & Widyastuti, M. (2021). How financial performance and state-owned enterprise (Soe) values are affected by good corporate governance and intellectual capital perspectives. *Economies*, 9(4). <https://doi.org/10.3390/economics9040134>
- Ho, C. A., & Williams, S. M. (2003). International comparative analysis of the association between board structure and the efficiency of value added by a firm from its physical capital and intellectual capital resources. *International Journal of Accounting*, 38(4), 465–491. <https://doi.org/10.1016/j.intacc.2003.09.001>
- Holle, M. H., Maruapey, M. W., Karanelan, M., & Nur, B. (2023). Academic community 's investment decision in sharia stock market : The impact of financial literacy. *Al-Uqud: Journal of Islamic Economics*, 7(1), 33–53. <https://doi.org/10.26740/aluqud.v7n1.p33-53>
- Hormiga, E., Batista-Canino, R. M., & Sánchez-Medina, A. (2011a). The Impact of Relational Capital on the Success of New Business Start-Ups. *Journal of Small Business Management*, 49(4), 617–638. <https://doi.org/10.1111/j.1540-627X.2011.00339.x>
- Hormiga, E., Batista-Canino, R. M., & Sánchez-Medina, A. (2011b). The role of intellectual capital in the success of new ventures. *International Entrepreneurship and Management Journal*, 7(1), 71–92. <https://doi.org/10.1007/s11365-010-0139-y>
- Hsu, I.-C., & Sabherwal, R. (2012). Relationship between Intellectual Capital and Organizational Agility. *Decision Sciences* 3, 43(3), 489–524. <https://doi.org/10.1111/j.1540-5915.2012.00357.x>
- Hsu, Y. H., & Fang, W. (2009). Intellectual capital and new product development performance: The mediating role of organizational learning capability. *Technological Forecasting and Social Change*, 76(5), 664–677. <https://doi.org/10.1016/j.techfore.2008.03.012>
- Huang, C. F., & Hsueh, S. L. (2007). A study on the relationship between intellectual capital and business performance in the engineering consulting industry: A path analysis. *Journal of Civil Engineering and Management*, 13(4), 265–271. doi.org/10.1080/13923730.2007.9636446
- ., & Wu, Y. C. J. (2010). Intellectual capital and knowledge productivity: Taiwan biotech industry. *Management Decision*, 48(4), 580–599. doi.org/10.1108/00251741011041364
- H., Rahman, N. N. A., Saifuddeen, S. M., & Baharuddin, M. (2019).



- Maqasid al-Shariah Based Islamic Bioethics: A Comprehensive Approach. *Journal of Bioethical Inquiry*, 16(3), 333–345. <https://doi.org/10.1007/s11673-019-09902-8>
- Jardon, C. M., & Martos, M. S. (2012). Intellectual capital as competitive advantage in emerging clusters in Latin America. *Journal of Intellectual Capital*, 13(4), 462–481. <https://doi.org/10.1108/14691931211276098>
- Jariyapan, P., Mattayaphutron, S., Gillani, S. N., & Shafique, O. (2022). Factors Influencing the Behavioural Intention to Use Cryptocurrency in Emerging Economies During the COVID-19 Pandemic: Based on Technology Acceptance Model 3, Perceived Risk, and Financial Literacy. *Frontiers in Psychology*, 12(February). <https://doi.org/10.3389/fpsyg.2021.814087>
- Joshi, M., Cahill, D., & Sidhu, J. (2010). Intellectual capital performance in the banking sector. *Journal of Human Resource Costing & Accounting*, 14(2), 151–170. <https://doi.org/10.1108/14013381011062649>
- Joshi, M., Cahill, D., Sidhu, J., & Kansal, M. (2013). Intellectual capital and financial performance: An evaluation of the Australian financial sector. *Journal of Intellectual Capital*, 14(2), 264–285. <https://doi.org/10.1108/14691931311323887>
- Kamukama, N., Ahiauzu, A., & Ntayi, J. M. (2010). Intellectual capital and performance: Testing interaction effects. *Journal of Intellectual Capital*, 11(4), 554–574. <https://doi.org/10.1108/14691931011085687>
- Kamukama, N., Ahiauzu, A., & Ntayi, J. M. (2011). Competitive advantage: Mediator of intellectual capital and performance. *Journal of Intellectual Capital*, 12(1), 152–164. <https://doi.org/10.1108/14691931111097953>
- Karasek, R., & Bryant, P. (2012). Academy of of. *Academy of Strategic Management Journal*, 11(1), 91–100. ABC
- Kardoyo, Nurkin, A., Muhsin, Mukhibad, H., & Aprilia, F. D. (2020). The effect of knowledge, promotion, and religiosity on intention to use Islamic banking sendees. *International Journal of Financial Research*, 11(2), 128–135. <https://doi.org/10.5430/ijfr.v11n2p128>
- Khalid, A. A., Haron, H., & Masron, T. A. (2018). Competency and effectiveness of internal Shariah audit in Islamic financial institutions. *Journal of Islamic Accounting and Business Research*, 1–24. <https://doi.org/10.1108/JIABR-01-2016-0009>
- Khan, I., Khan, M., & Tahir, M. (2017). Performance comparison of Islamic and conventional banks: empirical evidence from Pakistan Imran Khan, Mehreen Khan, Muhammad Tahir,. *International Journal of Islamic and Middle Eastern Finance and Management*, 9(3), 134–149. <https://doi.org/10.1108/IMEFM-05-2016-0077>
- Kharouf, H., Lund, D. J., Krallman, A., & Pullig, C. (2020). A signaling theory approach to relationship recovery. *European Journal of Marketing*, 54(9), 2139–2170. <https://doi.org/10.1108/EJM-10-2019-0751>
- & Waajakoski, J. (2010). Linking social capital to organizational growth. *Knowledge Management Research and Practice*, 8(1), 4–14. <https://doi.org/10.1057/kmrp.2009.29>
- erry), Kim, W. G., Park, S. S.-S., Lee, G., & Jee, B. (2012). Intellectual



- Capital and Business Performance: What Structural Relationships Do They Have in Upper-Upscale Hotels? *International Journal of Tourism Research*, 14(4), 391–408. <https://doi.org/10.1002/jtr>
- Kismawadi, E. R. (2023). Contribution of Islamic banks and macroeconomic variables to economic growth in developing countries: vector error correction model approach (VECM). *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-03-2022-0090>
- Laallam, A., Uluyol, B., Kassim, S., & Ali, E. R. A. E. (2022). The components of intellectual capital and organisational performance in waqf institutions: evidence from Algeria based on structural equation modelling. *Journal of Islamic Accounting and Business Research*, 13(7), 1110–1136. <https://doi.org/10.1108/JIABR-07-2021-0192>
- Laldin, M. A., & Furqani, H. (2013). The Foundations of Islamic Finance and the Maqāṣid Al-Shari‘ah Requirements. *Journal of Islamic Finance*, 2(1), 31–37. <https://doi.org/10.12816/0001115>
- Lassoued, M. (2018). Corporate governance and financial stability in Islamic banking. *Managerial Finance*, 44(5), 524–539. <https://doi.org/10.1108/MF-12-2016-0370>
- Leitner, K. H. (2011). The effect of intellectual capital on product innovativeness in SMEs. *International Journal of Technology Management*, 53(1), 1–18. <https://doi.org/10.1504/IJTM.2011.037235>
- Ling, Y. H. (2013). The influence of intellectual capital on organizational performance-Knowledge management as moderator. *Asia Pacific Journal of Management*, 30(3), 937–964. <https://doi.org/10.1007/s10490-011-9257-5>
- Liu, L., Zhang, J., Xu, J., & Wang, Y. (2022). Intellectual Capital and Financial Performance of Chinese Manufacturing SMEs: An Analysis from The Perspective of Different Industry Types. *Sustainability*, 14(17), 1–17. <https://doi.org/10.3390/su141710657>
- Maditinos, D., Chatzoudes, D., Tsairidis, C., & Theriou, G. (2011). The impact of intellectual capital on firms' market value and financial performance. *Journal of Intellectual Capital*, 12(1), 132–151. <https://doi.org/10.1108/14691931111097944>
- Maditinos, D., Šević, Ž., & Tsairidis, C. (2010). Intellectual Capital and Business Performance in an Emerging Economy . Empirical Study of Greek Listed Companies. *European Research Studies*, XLI(3), 1–109.
- Maji, S. G., & Goswami, M. (2017). Intellectual capital and firm performance in India: A comparative study between original and modified value added intellectual coefficient model. *International Journal of Learning and Intellectual Capital*, 14(1), 76–89. <https://doi.org/10.1504/IJLIC.2017.080645>
- Mardnly, Z., Mousell, S., & Abdulraouf, R. (2018). International Journal of Islamic and Middle Eastern Finance and Management. *International Journal of Islamic and Middle Eastern Finance and Management*, 13(4), 591–607. <https://doi.org/10.1108/mf.2008.00934jaa.001>
- atha, C. (2012). The Impact of Intellectual Capital on Innovative Capability g the sustain competitive advantage on a Resource-Based Perspective of id Industrials. *International Business Management*, 6(4), 451–457. <https://doi.org/10.3923/ibm.2012.451.457>



- Mayes, D., & Alqahtani, F. (2015). Underpricing of IPOs in Saudi Arabia and Sharia compliance. *Journal of Islamic Accounting and Business Research*, 6(2), 189–207. <https://doi.org/10.1108/JIABR-12-2013-0042>
- Mehdivand, M., Zali, M. R., Madhoshi, M., & Kordnaeij, A. (2012). Intellectual capital and nano-businesses performance: The moderating role of entrepreneurial orientation. *European Journal of Economics, Finance and Administrative Sciences*, 52, 147–162.
- Menor, L. J., Kristal, M. M., & Rosenzweig, E. D. (2007). Examining the influence of operational intellectual capital on capabilities and performance. *Manufacturing and Service Operations Management*, 9(4), 559–578. <https://doi.org/10.1287/msom.1060.0131>
- Mention, A. L., & Bontis, N. (2013). Intellectual capital and performance within the banking sector of Luxembourg and Belgium. *Journal of Intellectual Capital*, 14(2), 286–309. <https://doi.org/10.1108/14691931311323896>
- Mergaliyev, A., Asutay, M., Avdikic, A., & Karbhari, Y. (2021). Higher Ethical Objective (Maqasid al-Shari'ah) Augmented Framework for Islamic Banks: Assessing Ethical Performance and Exploring Its Determinants. In *Journal of Business Ethics* (Vol. 170, Issue 4). Springer Netherlands. <https://doi.org/10.1007/s10551-019-04331-4>
- Moghadam, A. K., & Makvandi, R. (2019). Investigating the relationship between spiritual capital and job performance with organizational citizenship behaviors in employees (evidence from Iran). *Cogent Business and Management*, 6(1), 1–15. <https://doi.org/10.1080/23311975.2019.1692484>
- Mohammed, M. O., Tarique, K. M., & Islam, R. (2015). The actualization of maqāṣid al-Shari'ah in Islamic finance: a conceptual framework. *Intellectual Discourse*, 23, 401–424. <https://doi.org/10.1108/IMEFM-06-2020-0293>
- Mohapatra, S., Jena, S. K., Mitra, A., & Tiwari, A. K. (2019). Intellectual capital and firm performance: evidence from Indian banking sector. *Applied Economics*, 51(57), 6054–6067. <https://doi.org/10.1080/00036846.2019.1645283>
- Mollah, M. A. S., & Rouf, M. A. (2022). The impact of intellectual capital on commercial banks' performance: evidence from Bangladesh. *Journal of Money and Business*, 2(1), 82–93. <https://doi.org/10.1108/jmb-07-2021-0024>
- Morris, R. D. (1987). Signaling, Agency Theory and Accounting Policy Choice. *Accounting and Business Research*, 18(69), 47–56. <https://doi.org/10.1080/00014788.1987.9729347>
- Muftiasa, A., Wibowo, L. A., & Rahayu, A. (2023). Is intellectual capital related to telecommunications industry financial performance during COVID-19? *International Journal of Learning and Intellectual Capital*, 20(1), 29–46. <https://doi.org/10.1504/IJLIC.2023.127696>
- Muhammad, R., & Nugraheni, P. (2022). Sustainability of Islamic Banking Human Resources Through the Formulation of an Islamic Accounting Curriculum for Education: Indonesian Perspective. *SAGE Open*, 12(1), 1–13. <https://doi.org/10.1177/21582440221079838>
4. (2019). The Role of Sharia Supervisory Boards in Meeting Maqasid 1 – Study on Islamic Banks in Indonesia. *European Journal of Islamic e*, 13, 1–10. <https://doi.org/10.13135/2421-2172/3620>



- Mukhlisin, M. (2021). Level of Maqāsid ul-Shari'āh's in financial reporting standards for Islamic financial institutions. *Journal of Islamic Accounting and Business Research*, 12(1), 60–77. <https://doi.org/10.1108/JIABR-03-2020-0090>
- Musa, M. A., Sukor, M. E. A., Ismail, M. N., & Elias, M. R. F. (2020). Islamic business ethics and practices of Islamic banks: Perceptions of Islamic bank employees in Gulf cooperation countries and Malaysia. *Journal of Islamic Accounting and Business Research*, 11(5), 1009–1031. <https://doi.org/10.1108/JIABR-07-2016-0080>
- Musleh, A.-S. A., & Reyad, S. (2018). Signaling theory and the determinants of online financial disclosure. *Journal of Economic and Administrative Sciences*, 34(3), 237–247. <https://doi.org/10.1108/jeas-10-2017-0103>
- Mutamimah, & Kartika, I. (2023). Blockchain Technology and Financing Risk in Profit Loss Sharing Financing of Indonesian Islamic Bank. *Advances in Internet, Data & Web Technologies: The 11th International Conference on Emerging Internet, Data & Web Technologies (EIDWT-2023)*, 161, 171-179 Springer, Cham. https://doi.org/10.1007/978-3-031-26281-4_17
- Nagimova, A. Z. (2023). Islamic finance in Kazakhstan: the view of experts. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-09-2021-0265>
- Nahapiet, J., & Ghoshal, S. (1998). Social Capital, Intellectual Capital and The Organization Advantage. *Academy of Management Review*, 23(2), 242–266. <https://doi.org/10.5465/amr.1998.533225>
- Namvar, M., Fathian, M., Akhavan, P., & Gholamian, M. R. (2010). Exploring the impacts of intellectual property on intellectual capital and company performance: The case of Iranian computer and electronic organizations. *Management Decision*, 48(5), 676–697. <https://doi.org/10.1108/00251741011043876>
- Naslmosavi, S., & Jahanzeb, A. (2017). The effect of spiritual capital of individuals on independent auditor's opinion: evidences from Iranian auditors. *Asian Journal of Business Ethics*, 6(2), 131–152. <https://doi.org/10.1007/s13520-016-0069-z>
- Naushad, M. (2019). Intellectual capital and financial performance of sharia-compliant banks in Saudi Arabia. *Banks and Bank Systems*, 14(4), 1–9. [https://doi.org/10.21511/bbs.14\(4\).2019.01](https://doi.org/10.21511/bbs.14(4).2019.01)
- Nawaz, T. (2019). Intellectual capital profiles and financial performance of Islamic banks in the UK. *International Journal of Learning and Intellectual Capital*, 1(1), 1. <https://doi.org/10.1504/ijlic.2018.10017001>
- Nawaz, T., & Haniffa, R. (2017). Determinants of financial performance of Islamic banks: an intellectual capital perspective. *Journal of Islamic Accounting and Business Research*, 8(2), 130–142. <https://doi.org/10.1108/JIABR-06-2016-0071>
- Nawaz, T., Haniffa, R., & Hudaib, M. (2021). On intellectual capital efficiency and shariah governance in Islamic banking business model. *International Journal of Finance and Economics*, 26(3), 3770–3787. <https://doi.org/10.1002/ijfe.1986>
- , & Herremans, I. M. (2007). Extended VAIC model: measuring intellectual components. *Journal of Intellectual Capital*, 8(4), 595–609. <https://doi.org/10.1108/14691930710830774>
- alhi, B., & Jarboui, A. (2020). The moderating role of Shariah supervisory



- board on the relationship between board effectiveness, operational risk transparency and bank performance. *International Journal of Ethics and Systems*, 36(3), 325–349. <https://doi.org/10.1108/IJES-09-2019-0155>
- Neubert, M. J., Bradley, S. W., Ardianti, R., & Simiyu, E. M. (2017). The Role of Spiritual Capital in Innovation and Performance: Evidence from Developing Economies. *Entrepreneurship: Theory and Practice*, 41(4), 621–640. <https://doi.org/10.1111/etap.12172>
- Nimtrakoon, S. (2015). The Relationship between Intellectual Capital, Firms' Market Value and Financial Performance: Empirical Evidence from Asian Countries. *Journal of Intellectual Capital*, 16(3), 587–618. <https://doi.org/10.1108/JIC-09-2014-0104>
- Nizar, N. S., & Falikhatur. (2021). Islamic Intellectual Capital and Takaful Financial Performance. *Jurnal Pengurusan*, 62(1), 91–99. <https://doi.org/10.17576/pengurusan-2021-62-08>
- Nomran, N. M., Haron, R., & Hassan, R. (2018). Shari'ah supervisory board characteristics effects on Islamic banks' performance: Evidence from Malaysia. *International Journal of Bank Marketing*, 36(2), 290–304. <https://doi.org/10.1108/IJBM-12-2016-0197>
- Nouman, M., Siddiqi, M. F., Ullah, K., & Jan, S. (2021). Nexus between higher ethical objectives (Maqasid Al Shari'ah) and participatory finance. *Qualitative Research in Financial Markets*, 13(2), 226–251. <https://doi.org/10.1108/QRFM-06-2020-0092>
- Otoritas Jasa Keuangan (OJK). (2021). *Snapshot Perbankan Syariah Indonesia 2021*. <Https://Ojk.Go.Id/Id/Kanal/Syariah/Berita-Dan-Kegiatan/Publikasi/Pages/Snapshot-Perbankan-Syariah-September-2021.Aspx>.
- Otoritas Jasa Keuangan (OJK). (2022). *Indonesia Banking Statistics 2022*. <Https://Www.Ojk.Go.Id/Id/Kanal/Syariah/Data-Dan-Statistik/Statistik-Perbankan-Syariah/Pages/Statistik-Perbankan-Syariah---November-2022.Aspx>.
- Ousama, A. A., Al-Mutairi, M. T., & Fatima, A. H. (2019). The relationship between intellectual capital information and firms' market value: a study from an emerging economy. *Measuring Business Excellence*, 24(1), 39–51. <https://doi.org/10.1108/MBE-01-2019-0002>
- Ousama, A. A., & Fatima, A. H. (2015). Intellectual capital and financial performance of Islamic banks. *International Journal of Learning and Intellectual Capital*, 12(1), 1–15. <https://doi.org/10.1504/IJLIC.2015.067822>
- 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-05-2019-0073>
- Cakan, S., & Kayacan, M. (2017). Intellectual capital and financial performance: A study of the Turkish Banking Sector. *Borsa Istanbul Review*, 190–198. <https://doi.org/10.1016/j.bir.2016.03.001>
- McKenzie, J. E., Bossuyt, P. M., Boutron, I., Hoffmann, T. C., Mulrow, C., Namseer, L., Tetzlaff, J. M., Akl, E. A., Brennan, S. E., Chou, R., Glanville,



- J., Grimshaw, J. M., Hróbjartsson, A., Lalu, M. M., Li, T., Loder, E. W., Mayo-Wilson, E., McDonald, S., ... Moher, D. (2021). The PRISMA 2020 statement: An updated guideline for reporting systematic reviews. *International Journal of Surgery*, 88(March). <https://doi.org/10.1016/j.ijsu.2021.105906>
- Paoloni, P., Modaffari, G., Ricci, F., & Della Corte, G. (2023). Intellectual capital between measurement and reporting: a structured literature review. *Journal of Intellectual Capital*, 24(1), 115–176. <https://doi.org/10.1108/JIC-07-2021-0195>
- Penrose, E. T. (1959). The theory of the growth of the firm. NY: Oxford University Press.
- Pepis, S., & Jong, P. de. (2019). Effects of Shariah-Compliant Business Practices on Long-Term Financial Performance. *Pacific Basin Finance Journal*, 53, 254–267. <https://doi.org/10.1016/j.pacfin.2018.11.002>
- Phusavat, K., Comepa, N., Sitko-Lutek, A., & Ooi, K.-B. (2011). Interrelationships between intellectual capital and performance. *Industrial Management & Data Systems*, 111(6), 810–829. <https://doi.org/10.1108/02635571111144928>
- Prasojo, P., Yadiati, W., Fitrijanti, T., & Sueb, M. (2022). Exploring the relationship between intellectual capital and maqasid sharia-based performance: the moderating role of sharia governance. *Journal of Islamic Marketing*, ahead-of-p(ahead-of-print). <https://doi.org/10.1108/JIMA-07-2021-0226>
- Pulic, A. (2000). VAIC™ – An Accounting Tool for Intellectual Capital Management. *International Journal Technology Management*, 20(5/6/7/8), 702–714. <https://www.inderscienceonline.com/doi/epdf/10.1504/IJTM.2000.002891>
- Pulic, A. (2004). Intellectual capital – does it create or destroy value? *Measuring Business Excellence*, 8(1), 62–68. <https://doi.org/10.1108/13683040410524757>
- Rahim, M. A., Shaharuddin, N. 'Ain S., & Mohd Suki, N. (2024). Shariah governance disclosure and its effect on Islamic banks' financial performance: evidence from Malaysia and GCC countries. *Journal of Islamic Accounting and Business Research*, 15(4), 619–642. <https://doi.org/10.1108/JIABR-08-2021-0235>
- Rahman, A. S. R., & Haron, R. (2019). The Effect of Corporate Governance on Islamic Banking Performance: A Maqasid Shari'ah Index Approach on Indonesian Islamic Banks. *Journal of Islamic Finance*, 8, 001–018.
- Reed, K. K., Lubatkin, M., & Srinivasan, N. (2006). Proposing and testing an intellectual capital-based view of the firm. *Journal of Management Studies*, 43(4), 867–893. <https://doi.org/10.1111/j.1467-6486.2006.00614.x>
- Rehman, A. U., Aslam, E., & Iqbal, A. (2022). Intellectual capital efficiency and bank performance: Evidence from islamic banks. *Borsa Istanbul Review*, 22(1), 113–121. <https://doi.org/10.1016/j.bir.2021.02.004>
- Ren, C., Ting, I. W. K., & Kweh, Q. L. (2021). A value-added view of intellectual capital and financial performance in knowledge management: a case of Chinese insurance companies. *International Journal of Learning and Intellectual Capital*, 18(2), 188–218. <https://doi.org/10.1504/IJLIC.2021.114610>
- & Mayapada, A. G. (2022). Does sharia governance influence corporate responsibility disclosure in Indonesia Islamic banks? *Journal of Islamic Finance and Investment*, 12(2), 299–318. <https://doi.org/10.1080/20430795.2020.1749819>
- R., Narayan, P. K., Sakti, A., & Syarifuddin, F. (2020). Role of Islamic



- banks in Indonesian banking industry: an empirical exploration. *Pacific Basin Finance Journal*, 62(1), 1–10. <https://doi.org/10.1016/j.pacfin.2019.02.002>
- Robiyanto, R., Putra, A. R., & Lako, A. (2021). The effect of corporate governance and intellectual capital toward financial performance and firm value of socially responsible firms. *Contaduria y Administracion*, 66(1), 1–24. <https://doi.org/10.22201/fca.24488410e.2021.2489>
- Salvi, A., Vitolla, F., Giakoumelou, A., Raimo, N., & Rubino, M. (2020). Intellectual capital disclosure in integrated reports: The effect on firm value. *Technological Forecasting and Social Change*, 160(June). <https://doi.org/10.1016/j.techfore.2020.120228>
- Sathishkumar, T. P., Navaneethakrishnan, P., Shankar, S., Rajasekar, R., & Rajini, N. (2013). Characterization of natural fiber and composites - A review. *Journal of Reinforced Plastics and Composites*, 32(19), 1457–1476. <https://doi.org/10.1177/0731684413495322>
- Scafarto, V., Federica, R., & Francesco, S. (2016). Intellectual capital and firm performance in the global agribusiness industry: the moderating role of human capital. *Journal of Intellectual Capital*, 17(3), 530–552. <https://doi.org/10.1108/JIC-11-2015-0096>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach*. John Wiley & Sons.
- Seleim, A., Ashour, A., & Bontis, N. (2007). Human capital and organizational performance: A study of Egyptian software companies. *Management Decision*, 45(4), 789–801. <https://doi.org/10.1108/00251740710746033>
- Septiani, D. F., Yahya, I., Hartono, S. B., Ningsih, T. W., & Maula, F. I. (2021). Analysis of the Influence of Intellectual Capital and Bank Risk on the Performance of Maqashid Sharia Based Islamic Banking in Indonesia. *Journal of Islamic Accounting and Finance Research*, 3(2), 177–200. <https://doi.org/10.21580/jiafr.2021.3.2.8615>
- Sevriana, Lufthia, Febrian, E., Anwar, M., & Faisal, Y. A. (2022). A proposition to implement inclusive Islamic financial planning in Indonesia through bibliometric analysis. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-01-2022-0022>
- Shabbir, M. S., & Wisdom, O. (2020). The Relationship Between Corporate Social Responsibility, Environmental Investments and Financial Performance: Evidence from Manufacturing Companies. *Environmental Science and Pollution Research*, 27(32), 39946–39957. <https://doi.org/10.1007/s11356-020-10217-0>
- Sharabati, A. A. A., Jawad, S. N., & Bontis, N. (2010). Intellectual capital and business performance in the pharmaceutical sector of Jordan. *Management Decision*, 48(1), 105–131. <https://doi.org/10.1108/00251741011014481>
- Singh, S., Sidhu, J., Joshi, M., & Kansal, M. (2016). Measuring intellectual capital performance of Indian banks: A public and private sector comparison. *Serial Finance*, 42(7), 635–655. <https://doi.org/10.1108/MF-08-2014-0211>
- , & Sukoharsono, E. G. (2019). Intellectual capital and financial performance of islamic banks in Indonesia. *Institutions and Economies*, 11(4), 1–15. <https://doi.org/10.1108/I&E-03-2019-0001>
- Das, N. (2018). The impact of intellectual capital on firm performance: a



- study of Indian firms listed in COSPI. *Journal of Intellectual Capital*, 19(5), 935–964. <https://doi.org/10.1108/JIC-11-2017-0156>
- Spence, M. (1978). Job Market Signaling. *Quarterly Journal of Economics*, 87, 355–374. <https://doi.org/10.1016/b978-0-12-214850-7.50025-5>
- Stähle, P., Stähle, S., & Aho, S. (2011). Value added intellectual coefficient (VAIC): A critical analysis. *Journal of Intellectual Capital*, 12(4), 531–551. <https://doi.org/10.1108/14691931111181715>
- Steinfield, C., Scupola, A., & López-Nicolás, C. (2010). Social capital, ICT use and company performance: Findings from the Medicon Valley Biotech Cluster. *Technological Forecasting and Social Change*, 77(7), 1156–1166. <https://doi.org/10.1016/j.techfore.2010.03.004>
- Subramaniam, M., & Youndt, M. A. (2005). The influence of intellectual capital on the types of innovative capabilities. *R&d Management*, 35(2), 187–201. <https://doi.org/10.5465/AMJ.2005.17407911>
- Suraj, O. A., & Bontis, N. (2012). Managing intellectual capital in Nigerian telecommunications companies. *Journal of Intellectual Capital*, 13(2), 262–282. <https://doi.org/10.1108/14691931211225724>
- Sveiby, K. (1997). The New Organizational Wealth: Managing and Measuring Intangible Asset. San Francisco: Berrett-Koehler Publishers.
- Tarique, K. M., Ahmed, M. U., Hossain, D. M., & Momen, M. A. (2017). Maqasid al-Shariah in CSR practices of the Islamic Banks: A case study of IBBL. *Journal of Islamic Economics, Banking and Finance*, 13(3), 47–63.
- Tashkandi, A. A. (2022). Shariah supervision and corporate governance effects on Islamic banks' performance: evidence from the GCC countries. *Journal of Business and Socio-Economic Development*, 3(3), 253–264. <https://doi.org/10.1108/jbsed-02-2022-0024>
- Ting, I. W. K., Asif, J., Kweh, Q. L., & Tebourbi, I. (2023). Intellectual capital and firm performance: the moderating effect of controlling shareholders in Malaysia. *International Journal of Learning and Intellectual Capital*, 20(2), 166–192. <https://doi.org/10.1504/IJLIC.2023.129239>
- Ting, I. W. K., Kweh, Q. L., Asif, J., & Le, H. T. M. (2022). Intellectual capital and corporate profitability: zooming into value added intellectual coefficient. *International Journal of Learning and Intellectual Capital*, 19(5), 461–489. <https://doi.org/10.1504/IJLIC.2022.125350>
- Tiwari, R. (2022). Nexus between intellectual capital and profitability with interaction effects: panel data evidence from the Indian healthcare industry. *Journal of Intellectual Capital*, 23(3), 588–616. <https://doi.org/10.1108/JIC-05-2020-0137>
- Tiwari, R., & Vidyarthi, H. (2018). Intellectual capital and corporate performance: a case of Indian banks. *Journal of Accounting in Emerging Economies*, 8(1), 84–105. <https://doi.org/10.1108/JAEE-07-2016-0067>
- , & Tulugurova, E. (2007). Intellectual capital practices and performance of Chinese enterprises. *Journal of Intellectual Capital*, 8(4), 695–707. <https://doi.org/10.1108/14691930710830846>
- & Vo, D. H. (2018). Should bankers be concerned with Intellectual capital? / of the Thai banking sector. *Journal of Intellectual Capital*, 19(5), 897–915. <https://doi.org/10.1108/JIC-12-2017-0185>



- Tran, N. P., Van, L. T. H., & Vo, D. H. (2020). The nexus between corporate governance and intellectual capital in Vietnam. *Journal of Asia Business Studies*, 14(5), 637–650. <https://doi.org/10.1108/JABS-01-2020-0007>
- Tseng, C. Y., & Goo, Y. J. J. (2005). Intellectual capital and corporate value in an emerging economy: Empirical study of Taiwanese manufacturers. *R and D Management*, 35(2), 187–201. <https://doi.org/10.1111/j.1467-9310.2005.00382.x>
- Ulum, I., Kharismawati, N., & Syam, D. (2017). Modified value-added intellectual coefficient (MVAIC) and traditional financial performance of Indonesian biggest companies. *International Journal of Learning and Intellectual Capital*, 14(3), 207–219. <https://doi.org/10.1504/IJLIC.2017.086390>
- Ulum, I., & Soepriyanto, G. (2021). Intellectual capital performance model and comprehensive financial performance: evidence from firms listed in the Jakarta Islamic Index. *International Journal of Learning and Intellectual Capital*, 18(4), 352–364. <https://doi.org/10.1504/IJLIC.2021.118399>
- Umar, U. H., & Musa, S. (2020). Disclosing CSR by Islamic banks: does Jaiz Bank Nigeria, Plc adopt the practice of Islami Bank Bangladesh Limited? *Social Responsibility Journal*, 17(6), 815–828. <https://doi.org/10.1108/SRJ-02-2019-0084>
- Vishnu, S., & Gupta, V. K. (2014). Intellectual capital and performance of pharmaceutical firms in India. *Journal of Intellectual Capital*, 15(1), 83–99. <https://doi.org/10.1108/JIC-04-2013-0049>
- Vishnu, S., & Gupta, V. K. (2015). Performance of intellectual capital in Indian healthcare sector. *International Journal of Learning and Intellectual Capital*, 12(1), 47–60. <https://doi.org/10.1504/IJLIC.2015.067831>
- Wafi, F. M., & Suwanan, A. F. (2022). The role of the national Sharia economic and finance commission (KNEKS) in improving financial literacy and investment in the Sharia Capital Market. *Reinforcement of the Halal Industry for Global Integration Revival*, 24–29. <https://doi.org/10.1201/9781003324492-4>
- Wahyuni, S., & Pujihartono, P. (2016). Profit efficiency of shariah banks in Indonesia and the determining factors: Using Stochastic Frontier Analysis Method. *Journal of Economics, Business & Accountancy Ventura*, 19(2), 271. <https://doi.org/10.14414/jebav.v19i2.711>
- Wahyuni, S., Pujihartono, P., Pratama, B. C., & Azizah, S. N. (2023). Analysis of the Rate of Growth of Intellectual Capital Ability in Predicting Present and Future Profitability of Sharia Commercial Banks in Indonesia. *Asian Journal of Accounting Research*. <https://doi.org/10.1108/AJAR-10-2021-0226>
- Walter, O. J., & Vicent, M. N. (2018). Organizational Resources and Performance of Kenyan State Corporations. *European Scientific Journal ESJ*, 14(34), 91–117. <https://doi.org/10.19044/esj.2018.v14n34p91>
- Wang, D., & Chen, S. (2013). Does intellectual capital matter? High-performance systems and bilateral innovative capabilities. *International Journal of wer*, 34(8), 861–879. <https://doi.org/10.1108/IJM-07-2013-0167>
- & Haque, S. M. I. (2020). Intellectual capital and corporate financial nance in India's central public sector enterprises. *International Journal of ng and Intellectual Capital*, 17(1), 77–97. <https://doi.org/10.1504/IJLIC.2020.105323>



- Weqar, F., Khan, A. M., Raushan, M. A., & Haque, S. M. I. (2021). Measuring the Impact of Intellectual Capital on the Financial Performance of the Finance Sector of India. *Journal of the Knowledge Economy*, 12(3), 1134–1151. <https://doi.org/10.1007/s13132-020-00654-0>
- Wernerfelt, B. (1984). A resource based view on the firm. *Strategic Management Journal*, 5(2), 171–180. <https://doi.org/10.1002/smj.4250050207>
- Widiastuti, T., Robani, A., Sukmaningrum, P. S., Mawardi, I., Ningsih, S., Herianingrum, S., & Al-Mustofa, M. U. (2022). Integrating sustainable Islamic social finance: An Analytical Network Process using the Benefit Opportunity Cost Risk (ANP BOCR) framework: The case of Indonesia. *PLoS One*, 17(5), 1–20. <https://doi.org/10.1371/journal.pone.0269039>
- Williams, S. M. (2001). Is Intellectual Capital Performance and Disclosure. *Journal of Intellectual Capital*, 2(3), 192–203. <https://doi.org/10.1108/14691930110399932>
- Wu, S. H., Lin, L. Y., & Hsu, M. Y. (2007). Intellectual Capital, Dynamic Capabilities and Innovative Performance of Organisations. *International Journal of Technology Management*, 39(3–4), 279–296. <https://doi.org/10.1504/IJTM.2007.013496>
- Wu, W.-Y., Chang, M. L., & Chen, C.-W. (2008). Promoting innovation through the accumulation of intellectual capital, social capital, and entrepreneurial orientation. *R&D Management*, 38(3), 265–277. <https://doi.org/10.1111/j.1467-9310.2008.00512.x>
- Wu, W. Y., & Tsai, H. J. (2005). Impact of social capital and business operation mode on intellectual capital and knowledge management. *International Journal of Technology Management*, 30(1–2), 147–171. <https://doi.org/10.1504/IJTM.2005.006353>
- Xu, J., & Liu, F. (2020). The Impact of Intellectual Capital on Firm Performance: A Modified and Extended VAIC Model. *Journal of Competitiveness*, 12(1), 161–176. <https://doi.org/10.7441/joc.2020.01.10>
- Xu, J., & Liu, F. (2021). Nexus between intellectual capital and financial performance: An investigation of Chinese manufacturing industry. *Journal of Business Economics and Management*, 22(1), 217–235. <https://doi.org/10.3846/jbem.2020.13888>
- Xu, J., & Wang, B. (2019). Intellectual capital and financial performance of Chinese agricultural listed companies. *Custos e Agronegocio*, 15(1), 273–290.
- Xu, J., & Zhang, Y. (2021). Exploring the Nonlinear Effect of Intellectual Capital on Financial Performance: Evidence from Listed Shipping Companies in China. *Complexity*, 1–12. <https://doi.org/10.1155/2021/9004907>
- Xu, X. long, & Liu, C. K. (2019). How to keep renewable energy enterprises to reach economic sustainable performance: From the views of intellectual capital and life cycle. *Energy, Sustainability and Society*, 9(7), 1–10. <https://doi.org/10.1186/s13705-019-0187-2>

& Sherif, M. (2019). Performance of initial public offerings (IPOs): the Shariah-compliant companies. *Islamic Economic Studies*, 27(1), 65–76. doi.org/10.1108/ies-06-2019-0012

Prasodo, P., Listyorini, I., Rofiqah, I., & Putra, R. N. A. (2022). Human Quality of Sharia Supervisory Board and Maqasid Shariah Based



- Performance: Cross Country Evidence. *Jurnal Dinamika Akuntansi Dan Bisnis*, 9(2), 261–280. <https://doi.org/10.24815/jdab.v9i2.26740>
- Yang, C. C., & Lin, C. Y. Y. (2009). Does intellectual capital mediate the relationship between HRM and organizational performance? Perspective of a healthcare industry in Taiwan. *International Journal of Human Resource Management*, 20(9), 1965–1984. <https://doi.org/10.1080/09585190903142415>
- Yasar, B., Martin, T., & Kiessling, T. (2020). An empirical test of signalling theory. *Management Research Review*, 43(11), 1309–1335. <https://doi.org/10.1108/MRR-08-2019-0338>
- Yasin, R., Yang, S., Huseynova, A., & Atif, M. (2022). Spiritual leadership and intellectual capital: mediating role of psychological safety and knowledge sharing. *Journal of Intellectual Capital*. <https://doi.org/10.1108/JIC-03-2022-0067>
- Yli-Renko, H., Autio, E., & Sapienza, H. J. (2001). Social capital, knowledge acquisition, and knowledge exploitation in young technology-based firms. *Strategic Management Journal*, 22(6–7), 587–613. <https://doi.org/10.1002/smj.183>
- Yli-Renko, H., Autio, E., & Tontti, V. (2002). Social capital, knowledge, and the international growth of technology-based new firms. *International Business Review*, 11(3), 279–304. [https://doi.org/10.1016/S0969-5931\(01\)00061-0](https://doi.org/10.1016/S0969-5931(01)00061-0)
- Youndt, M. A., & Snell, S. A. (2004). Human resource configurations, intellectual capital, and organizational performance. *Journal of Managerial Issues*, 16(3), 337–360.
- Youndt, M. A., Subramaniam, M., & Snell, S. A. (2004). Intellectual Capital Profiles: An Examination of Investments and Returns. *Journal of Management Studies*, 41(2), 335–361. <https://doi.org/10.1111/j.1467-6486.2004.00435.x>
- Zahra, S. F., & Huda, N. (2018). Stability Measurement of Dual Banking System in Indonesia: Markov Switching Approach. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah (Journal of Islamic Economics)*, 10(1), 25–52. <https://doi.org/10.15408/aiq.v10i1.5867>
- Zainuldin, M. H., Lui, T. K., & Yii, K. J. (2018). Principal-agent relationship issues in Islamic banks: a view of Islamic ethical system. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(2), 297–311. <https://doi.org/10.1108/IMEFM-08-2017-0212>
- Zaman, Q. U., Kabir Hassan, M., Akhter, W., & Brodmann, J. (2019). Does the interest tax shield align with maqasid al Shariah in finance? *Borsa Istanbul Review*, 19(1), 39–48. <https://doi.org/10.1016/j.bir.2018.07.004>
- Zehra, N., Umair, H., Shabbir, M. S., & Mallouli, A. E. L. (2022). The Role of Islamic Banking Development and its impact on Financial Stability: Evidence from Morocco's Financial Institutions. *Pakistan Journal of Humanities and Social Sciences Volume*, 10(1), 354–365. <https://doi.org/10.52131/pjhss.2022.1001.0203>
-  Duc, T. P., Burgos Mutuc, E., & Tsai, F. S. (2021). Intellectual Capital and Financial Performance: Comparison with Financial and Pharmaceutical Industries in Vietnam. *Frontiers in Psychology*, 12, 1–10. doi.org/10.3389/fpsyg.2021.595615