

## LEMBAR PERNYATAAN KEABSAHAN KARYA ILMIAH

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Dengan ini menyatakan bahwa Karya Ilmiah, sebagaimana tercantum di bawah ini :

| NO. | Karya ilmiah (sesuai no<br>urut DUPAK) | Judul                                                                                                           | Nama Jurnal, Volume, No, tahun<br>terbit dan alamat laman<br>karya ilmiah                                                                                                                                                                                       |
|-----|----------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | Buku Monograf                          | Kinerja Bank Umum Syariah                                                                                       | Penerbit: Expert, 2018, ISBN 978-602-561-38-3                                                                                                                                                                                                                   |
| 2   | Jurnal Bereputasi                      | Operational Risk and Financial Performance: Competitive Forces to Increase Company Value                        | Calitatea – Quality Access to Success, Vol. 26, 417 No. 205/ Mar 2025, hal 417-422.<br><a href="https://doi.org/10.47750/QAS/26.205.42">https://doi.org/10.47750/QAS/26.205.42</a>                                                                              |
| 3   | Jurnal Bereputasi                      | The Strength of Competition and Market Efficiency in Determining Bank Profits                                   | Risk Governance & Control: Financial Markets & Institutions / Volume 14, Issue 3, 2024<br><a href="https://doi.org/10.22495/rgevl4i3p1">https://doi.org/10.22495/rgevl4i3p1</a>                                                                                 |
| 4   | Sinta 2 Atestasi                       | Can Financial Ratios Improve Stock Returns in Manufacturing Companies?                                          | Atestasi: Jurnal Ilmiah Akuntansi Vol 5, Issue 1, (2022), 137 – 151<br><a href="https://jurnal.fe.umi.ac.id/index.php/ATESTASI/article/view/32/13">https://jurnal.fe.umi.ac.id/index.php/ATESTASI/article/view/32/13</a>                                        |
| 5   | Sinta 3 Birci                          | Corporate Size, Performance and Governance can affect the Audit Delay?                                          | Budapest International Research and Critics Institute, Volume 5, No 1, February 2022, Page: 4277-4285,<br><a href="https://www.bircu-journal.com/index.php/birci/article/view/4134/pdf">https://www.bircu-journal.com/index.php/birci/article/view/4134/pdf</a> |
| 6   | Sinta 4 Mantik                         | Relationship between Leverage, Company Size and Total Assets                                                    | Jurnal Mantik, 5 (4) (2022) 2462-2469<br><a href="https://iocscience.org/ejournal/index.php/mantik/article/view/2018/1584">https://iocscience.org/ejournal/index.php/mantik/article/view/2018/1584</a>                                                          |
| 7   | Sinta 4 Unes                           | Determinants Growth Of Total Assets By Bank Specific Variable And Market Share In Islamic Banking In Indonesia, | Journal of Economic Education, JEE 5 (1) (2016) ,<br><a href="https://journal.unnes.ac.id/sju/index.php/jeec/article/view/13019">https://journal.unnes.ac.id/sju/index.php/jeec/article/view/13019</a>                                                          |

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|----|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                     | Period 2011 - 2015                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                          |
| 8  | Sinta 4, Fair Value Ikopin                          | Apakah Efisiensi Perusahaan Mempengaruhi Return Saham ?                                                                                                                           | Fair Value : Jurnal Ilmiah Akuntansi Dan Keuangan Vol 4 Special Issue 2 2021,<br><a href="https://journal.ikopin.ac.id/index.php/fairvalue/article/view/1256/849">https://journal.ikopin.ac.id/index.php/fairvalue/article/view/1256/849</a>                                                                                                                                                             |
| 9  | Internasional (IJAFIB)                              | Corporate Social Responsibility As a Moderating Variable on Financial Performance With Company Value.                                                                             | International Journal of Applied Finance and Business Studies vol 8(1) (2020) pp. 9-15<br><a href="https://ijafibs.pelnus.ac.id/index.php/ijafibs/article/view/17/17">https://ijafibs.pelnus.ac.id/index.php/ijafibs/article/view/17/17</a>                                                                                                                                                              |
| 10 | Jurnal Internasional Copernicus<br>ECONOMIT JOURNAL | Analysis of the Effect of Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) on the Profits of Go Public Banks in the Indonesia Stock Exchange (IDX) Period 2016 – 2021 | Economit Journal: Scientific Journal of Accountancy, Management and Finance ISSN: 2775-5827 (Online), Vol. 2, No. 1, February 2022<br><a href="http://biarjournal.com/index.php/economit/article/view/610/601">http://biarjournal.com/index.php/economit/article/view/610/601</a>                                                                                                                        |
| 11 | Jurnal Internasional (SEAN INSTITUTE)               | Between ROA, ROE, NPM, And EBIT Variables, Which Can Change The Stock Price                                                                                                       | Jurnal Ekonomi, Volume 10, No 01 June 2021<br><a href="https://ijafibs.pelnus.ac.id/index.php/ijafibs/article/view/17/17">https://ijafibs.pelnus.ac.id/index.php/ijafibs/article/view/17/17</a>                                                                                                                                                                                                          |
| 12 | Jurnal Internasional GROWING SCIENCE                | The added value and competitive advantage of Islamic banks in Indonesia                                                                                                           | Accounting 8 (2022) 293–302<br><a href="http://www.growingscience.com/ac/Vol8/ac_2021_173.pdf">http://www.growingscience.com/ac/Vol8/ac_2021_173.pdf</a>                                                                                                                                                                                                                                                 |
| 13 | Jurnal Internasional IJEFI 1                        | Intellectual Capital and Corporate Governance in Financial Performance Indonesia Islamic Banking                                                                                  | International Journal of Economics and Financial Issues, 2017, 7(4), 96-103<br><a href="https://www.econjournals.com/index.php/ijefi/article/view/4827/pdf">https://www.econjournals.com/index.php/ijefi/article/view/4827/pdf</a>                                                                                                                                                                       |
| 14 | Jurnal Internasional (IJEFI 2)                      | Does the Sharia Personal Financial Management Require? Study of Sharia Financial Literacy Among Lecturers                                                                         | International Journal of Economics and Financial Issues, 2017, 7(4), 411-417<br><a href="https://www.econjournals.com/index.php/ijefi/article/view/5086/pdf">https://www.econjournals.com/index.php/ijefi/article/view/5086/pdf</a>                                                                                                                                                                      |
| 15 | Jurnal Internasional (IJEFI 3)                      | Performance the Malcolm Baldrige on State Electricity Company (PLN) in Indonesia                                                                                                  | International Journal of Economics and Financial Issues, 2017, 7(5), 413-416<br><a href="https://www.econjournals.com/index.php/ijefi/article/view/5256/pdf">https://www.econjournals.com/index.php/ijefi/article/view/5256/pdf</a>                                                                                                                                                                      |
| 16 | Jurnal Internasional IJSTR                          | Sharia Financial Literacy And Effect On Social Economic Factors (Survey On Lecturer In Indonesia)                                                                                 | International Journal Of Scientific & Technology Research Volume 5, Issue 02, February 2016<br><a href="https://www.ijstr.org/final-print/feb2016/Sharia-Financial-Literacy-And-Effect-On-Social-Economic-Factors-survey-On-Lecturer-In-Indonesia.pdf">https://www.ijstr.org/final-print/feb2016/Sharia-Financial-Literacy-And-Effect-On-Social-Economic-Factors-survey-On-Lecturer-In-Indonesia.pdf</a> |
| 17 | Prosiding Unpas                                     | Value Added Intellectual Capital: An Empirical Study on                                                                                                                           | Ifsac Proceeding<br><a href="http://proceedings.conference.unpas.a">http://proceedings.conference.unpas.a</a>                                                                                                                                                                                                                                                                                            |

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|----|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                   | Islamic Banks in Indonesia                                                                                                                     | c.id/index.php/ifsac/article/view/134/113                                                                                                                                   |
| 18 | Prosiding Sciendo | IDX Interest Rate, Inflation, Exchange Rate and Its Effect on the Composite Stock Price Index (JCI) for the Period January 2016 to August 2020 | Sciendo Proceeding<br><a href="https://sciendo.com/chapter/9788366675827/10.2478/9788366675827-084">https://sciendo.com/chapter/9788366675827/10.2478/9788366675827-084</a> |

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Jakarta, 10, April 2025  
Yang membuat pernyataan,



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