

DAFTAR PUSTAKA

- Abou-el-sood, H. (2021). Board gender diversity, power, and bank risk taking. *International Review of Financial Analysis*, 75(2021), 1017–1033. <https://doi.org/10.1016/j.irfa.2021.101733>
- Adams, R. ., & Funk, P. (2013). Beyond the glass ceiling: Does gender matter? *Management Science*, 58(2), 219–235.
- Adeabah, D., Gyeke-Dako, A., & Andoh, C. (2019). Board gender diversity, corporate governance and bank efficiency in Ghana: A two stage Data Envelope Analysis (DEA) approach. *Journal of Corporate Governance*, 19(2), 299–320. <https://doi.org/10.1108/CG-08-2017-0171>
- Adhikari, B. K., Agrawal, A., & Malm, J. (2018). Do women managers keep firms out of trouble? Evidence from corporate litigation and policies. *Journal of Accounting and Economics*, 3–65. <https://doi.org/10.1016/j.jacceco.2018.09.004>
- Agyemang-Mintah, P., & Schadewitz, H. (2017). Gender diversity and firm value : Evidence from UK financial institutions. *Journal of Accounting & Information Management*, 27(1), 38. <https://doi.org/10.1108/IJAIM-06-2017-0073>
- Ahmed, A., & Ali, S. (2017). Boardroom gender diversity and stock liquidity: Evidence from Australia. *Journal of Contemporary Accounting & Economics*, 13, 148–165.
- Alamgir, H., Moudud-Ul-Huq, S., & Kader, M. B. (2020). Impact of trade openness on bank risk-taking behavior: Evidence from a developing country. *Journal of Cogent Economics and Finance*, 8(1). <https://doi.org/10.1080/23322039.2020.1765468>
- Altin, D., Nurazi, R., & Santi, F. (2022). Board diversity and risk-taking: Empirical evidence of Indonesian banking industry. *Integrated Journal of Business and Economics*, 57–63. <https://doi.org/10.33019/ijbe.v5i3.334>

- Alvarado, N. R., de Fuentes, P., & Laffarga, J. (2015). Does board gender diversity influence financial performance? Evidence from Spain. *Journal of Business Ethics*, 141(2), 337–350. <https://doi.org/10.1007/s10551-015-2735-9>
- Amato, A. D., & Gallo, A. (2019). *Bank institutional setting and risk-taking : The missing role of directors education and turnover*. 19(4), 774–805. <https://doi.org/10.1108/CG-01-2019-0013>
- Annur, H. ., Salihu, I. ., & Obid, S. N. . (2014). Corporate ownership, governance and tax avoidance: An interactive effects. *Procedia-Social and Behavioral Sciences*, 150–160.
- Arun, T. G., Almahrog, Y. E., & Ali Aribi, Z. (2015). Female directors and earnings management: Evidence from UK companies. *International Review of Financial Analysis*, 39, 137–146. <https://doi.org/10.1016/j.irfa.2015.03.002>
- Arunteerawut, M. (2018). *Bank credit risk and corporate governance : Evidence in thailand bank credit risk and corporate governance*.
- Aryani, Y. ., Setiawan, D., Yuniarti, S., & Brahmana, R. . (2019). Does ownership structure affect dividend decisions? Evidence from Indonesia's banking industry. *Journal of Banking and Finance*, 24, 330–344.
- Badarau, C. (2020). Bank risk, competition and bank connectedness with firms: A literature review. *Journal of Research in International Business*, 2–20. <https://doi.org/https://doi.org/10.1016/j.ribaf.2019.03.004>
- Baker, T. ., & Lopez, T. J. (2019). The influence of CEO and CFO power on accruals and real earnings management. *Review of Quantitative Finance and Accounting*, 1, 325–345.
- Ballester, L., González-urteaga, A., & Martínez, B. (2020). The role of internal corporate governance mechanisms on default risk : A systematic review for

different institutional settings. *Research in International Business and Finance*, 54, 101–293. <https://doi.org/10.1016/j.ribaf.2020.101293>

Bank Indonesia. (2019). *Peraturan Bank Indonesia Nomor 21/12/PBI/2019 Tentang Perubahan Atas Peraturan Bank Indonesia Nomor 20/4/PBI/2018 Tentang Rasio Intermediasi Makroprudensial Dan Penyangga Likuiditas Makroprudensial Bagi Bank Umum Konvensional, Bank Umum Syariah, Dan Unit.*

Beck, T., Behr, P., & Guettler, A. (2013). Gender and banking: Are women better loan officers? *Review of Finance*, 17(4), 1279–1321. <https://doi.org/https://doi.org/10.1093/rof/rfs028>

Belas, J., Smrcka, L., Gavurova, B., & Dvorsky, J. (2018). The impact of social and economic factors in the credit risk management of SME. *Journal of Technological and Economic Development of Economy*, 24(3), 1215–1230. <https://doi.org/10.3846/tede.2018.1968>

Ben-Amar, W., Chang, M., & McIlkenny, P. (2015). Board gender diversity and corporate response to sustainability initiatives: Evidence from the carbon disclosure project. *Journal of Business Ethics*, 2, 369–383.

Bennouri, M., Chtioui, T., Nagati, H., & Nekhili, M. (2018). Female board directorship and firm performance: What really matters? *Journal of Banking and Finance*, 88(2018), 267–291. <https://doi.org/10.1016/j.jbankfin.2017.12.010>

Bernile, G., Bhagwat, V., & Yonker, S. (2017). Board diversity, firm risk, and corporate policies. *Journal of Financial Economics*, 127(3), 588–612. <https://doi.org/10.1016/j.jfineco.2017.12.009>

Bin Bakr, M., & Alfayez, A. (2021). Transformational leadership and the psychological empowerment of female leaders in Saudi higher education: An empirical study. *Journal of Higher Education Research and Development*, 1–16. <https://doi.org/10.1080/07294360.2021.1969538>

- Birindelli, G., Chiappini, H., & Savioli, M. (2020). When do women on board of directors reduce bank risk? *Journal of Corporate Governance*, 20(7), 1307–1327. <https://doi.org/10.1108/CG-03-2020-0089>
- Biswas, S., & Kumar, R. (2022). Bank board network and financial stability in emerging markets. *Journal of Emerging Markets Review*, 51(8), 281–329. <https://doi.org/10.1016/j.ememar.2022.100884>
- Brooks, B. A. (2021). The strength of weak ties. *Journal of Modern Literature*, 17(2), 90–92. <https://doi.org/10.1016/j.mnl.2021.12.011>
- Bunea, M., & Dinu, V. (2020). The relationship between the boards characteristics and the risk management of the Romanian banking sector. *Journal of Business Economics and Management*, 21(5), 1248–1268. <https://doi.org/10.3846/jbem.2020.12694>
- Cao, Y., Liu, N., Laing, E., & Zhang, X. (2017). Institutional ownership and corporate transparency in China. *Finance Economics*, 28(4), 328–336. <https://doi.org/https://doi.org/10.1016/j.frl.2017.12.001>
- Cardillo, G., Onali, E., & Torluccio, G. (2020). Does gender diversity on bank boards matter? Evidence from public bailouts. *Journal of Corporate Finance*, 71(2018), 1015–1060. <https://doi.org/10.1016/j.jcorpfin.2020.101560>
- Chan, S. G., Koh, E. H. Y., & Karim, M. Z. A. (2016). The Chinese bank's directors and their risk-taking behavior: A corporate governance and finance perspective. *Chinese Management Studies*, 10(2), 291–311. <https://doi.org/10.1108/CMS-10-2015-0226>
- Chatjuthamard, P., Jiraporn, P., & Lee, S. M. (2021). Does board gender diversity weaken or strengthen executive risk-taking incentives? *Journal of Organizational Behaviour*, 16(10), 1–18. <https://doi.org/10.1371/journal.pone.0258163>

- Conyon, M. ., Haß, L. ., Vergauwe, S., & Zhang, Z. (2019). Foreign experience and CEO compensation. *Journal of Corporate Finance*, 57, 102–121.
- Councils, Y. E. (2017). *Eight Traits Every Powerful Female Leader Possesses*.
<https://www.forbes.com/sites/yec/2017/10/03/eight-traits-every-powerful-female-leader-possesses/?sh=3f577c79608f>
- Cruz, C., Justo, R., & Larraza-Kintana, M. (2018). When do women make a better table? Examining the influence of women directors on family firm corporate social performance. *Journal of Economics and Business Letters*, 43(2), 282–301.
<https://doi.org/10.1177/1042258718796080>
- Cumming, D., Leung, T. ., & Rui, O. (2015). Gender diversity and securities fraud. *Management Analysis Journal*, 58(1), 1572–1593.
- Dahir, A. M., Mahat, F. B., & Ali, N. A. Bin. (2018). Funding liquidity risk and bank risk-taking in BRICS countries: An application of system GMM approach. *International Journal of Emerging Markets*, 13(1), 231–248.
<https://doi.org/10.1108/IJoEM-03-2017-0086>
- Del Carmen, G. (2017). Corporate governance compliance of family and non-family listed firms in emerging markets: Evidence from Latin America. *Journal of Business Research*, 8, 237–247.
- Desda, M. M., & Yurasti. (2019). Analisis penerapan manajemen risiko kredit dalam meminimalisir kredit bermasalah pada PT . BPR Swadaya Anak Nagari Bandarejo Simpang Empat periode 2013-2018. *Jurnal Ilmiah MBiA*, 18(1), 94–106.
- Dong, Y., Girardone, C., & Kuo, J. M. (2017). Governance, efficiency and risk taking in Chinese banking. *British Accounting Review*, 49(2), 211–229.
- El-Khatib, R., & Joy, N. (2020). Do women directors improve firm performance and risk in India? *Journal of Finance Economics*.

- Elisa, M., & Guido, P. (2020). Does gender diversity matter for risk-taking? Evidence from Italian financial institutions. *African Journal of Business Management*, 14(10), 324–334. <https://doi.org/10.5897/ajbm2020.9089>
- Espinosa, M. P., & Ferreira, E. (2022). Gender implicit bias and glass ceiling effects. *Journal of Applied Economics*, 25(1), 37–57. <https://doi.org/10.1080/15140326.2021.2007723>
- Faccio, M., Marchica, M., & Mura, R. (2017). CEO gender, corporate risk-taking, and the efficiency of capital allocation. *Journal of Corporate Finance*, 39, 193–209. <https://doi.org/10.1016/j.jcorpfin.2016.02.008>
- Falendro, A., & Ghozali, I. (2018). Karakteristik dewan komisaris, komite dan pengungkapan risiko perusahaan. *Journal of Accounting and Economics*, 8(2), 115–124. <https://doi.org/10.22219/jrak.v8i>
- Fan, Y., Jiang, Y., Zhang, X., & Zhou, Y. (2019). Women on boards and bank earnings management : From zero to hero. *Journal of Banking and Finance*, 107, 105–217. <https://doi.org/10.1016/j.jbankfin.2019.105607>
- Francis, B., Hasan, I. ., Park, J. ., & Wu, Q. (2015). Gender differences in financial reporting decision making: Evidence from accounting conservatism. *Accounting Analysis Journal*.
- Galletta, S., Mazzù, S., Naciti, V., & Vermiglio, C. (2021). Gender diversity and sustainability performance in the banking industry. *Journal of Corporate Social Responsibility*, 29, 161–174. <https://doi.org/10.1002/csr.2191>
- Ghazali, I. (2016). *Aplikasi Analisis Multivariate SPSS 23*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23* (8th ed.). Badan Penerbit Universitas Diponegoro.

- Giuseppina, M., Rey, B., Marie, D., Scotto, J., & Ammari, A. (2019). Does board gender diversity affect firm risk-taking? Evidence from the French stock market. *Journal of Management and Governance*, 23(3), 915–938. <https://doi.org/10.1007/s10997-019-09473-1>
- Gupta, N., & Mahakud, J. (2020). Ownership, bank size, capitalization and bank performance: Evidence from India. *Cogent Economics and Finance*, 8(1). <https://doi.org/10.1080/23322039.2020.1808282>
- Hoang, A., & Wu, Q. (2021). *Could “Lehman Sisters” reduce bank risk-taking? Cross-country evidence*. <https://doi.org/10.2139/ssrn.3846732>
- Hoang, Y., Vu, N., & Nguyen, L. (2021). Do female leaders influence bank profitability and bank stability? Evidence from Vietnamese banking sector. *Journal of Economics and Business Letters*, 10(3), 262–273. <https://doi.org/10.17811/ebl.10.3.2021.262-273>
- Human Capital Leadership Institute. (2017). *Gender Diversity on Singapore Boards*.
- Hurley, D., & Choudhary, A. (2020). Role of gender and corporate risk taking. *Journal of Business Society*, 20(3). <https://doi.org/10.1108/CG-10-2018-0313>
- Innayah, M. N., & Pratama, B. C. (2021). Board diversity and its effects on firm performance and risk: A study in banking firms. *Journal of Accounting and Investment*, 22(1), proofreading. <https://doi.org/10.18196/jai.v22i1.10005>
- Jensen, M. ., & Meckling, W. . (1976). Theory of the firm: Managerial behavior, agency costs and ownership structure. *Journal of Financial Economics*, 3(4), 305–360.
- Joose, P., & Willey, R. (2020). *Gender and charismatic power*.
- Karaye, A. I., Ahmad-zaluki, N. A., & Badru, B. O. (2021). Literature gap on corporate governance mechanisms and bank asset quality. *Global Business Management*

Review, 13(2), 51–67.

Kencana, A., & Lastanti, H. S. (2018). Pengaruh good corporate governance dan karakteristik perusahaan terhadap pengungkapan risiko. *Seminar Nasional Pakar Ke 1*, 2(1). <https://doi.org/10.34208/jba.%0Av20i1.404>

Khaw, K. L. H., & Liao, J. (2018). Board gender diversity and its risk monitoring role: Is it significant? *Asian Academy of Management Journal of Accounting and Finance*, 14(1), 83–106. <https://doi.org/10.21315/aamjaf2018.14.1.4>

Kurniawan, A. W., & Puspitaningtyas, Z. (2017). *Metode Penelitian Kuantitatif*. Universitas Perdaban Bumiayu.

Kusuma, S. Y., Sudarman, S., & Astutik, D. (2018). Pengaruh diversitas gender dewan terhadap kinerja keuangan pada perbankan yang terdaftar di bei periode 2014-2017. *Equilibrium: Jurnal Ekonomi Syariah*, 6(2), 253. <https://doi.org/10.21043/equilibrium.v6i2.4782>

Lara, J. M. ., Osma, B. ., Mora, A., & Scapin, M. (2017). The monitoring role of female directors over accounting quality. *Journal of Corporate Finance*, 45, 651–668. <https://doi.org/https://doi.org/10.1016/j.jcorpfin.2017.05.016>

Laucereno, S. F. (2021). Mandat Erick Tohir : 15% Posisi Direksi diisi Wanita. *Detik Finance Indonesia*. <https://finance.detik.com/berita-ekonomi-bisnis/d-5337038/mandat-erick-thohir-bos-bumn-blusukan-15-posisi-direksi-diisi-wanita>

Lim, M., & Chung, J.-Y. (2021). The effects of female chief executive officers on corporate social responsibility. *Journal of Management Decision Economy*, 1–13. <https://doi.org/10.1002/mde.3304>

Liu, C. (2021). CEO gender and employee relations: Evidence from labor lawsuits. *Journal of Banking and Finance*, 128, 106136. <https://doi.org/10.1016/j.jbankfin.2021.106136>

- Loukil, N., & Yousfi, O. (2016). Does gender diversity on corporate boards increase risk-taking? *Canadian Journal of Administrative Science*, 33, 66–81. <https://doi.org/10.1002/CJAS.1326> Does
- Lu, J., & Boateng, A. (2018). Board composition, monitoring and credit risk: Evidence from the UK banking industry. *Review of Quantitative Finance and Accounting*, 51(4), 1107–1128.
- Martínez, P., Consuelo, M., & Gallego-Álvarez, I. (2020). Do board characteristics drive firm performance? An international perspective. In *Review of Managerial Science* (Vol. 14, Issue 6). Springer Berlin Heidelberg. <https://doi.org/10.1007/s11846-019-00330-x>
- Mathew, S., Ibrahim, S., & Archbold, S. (2018). Corporate governance and firm risk. *Corporate Governance*, 18(1), 52–67.
- Mazzotta, R., & Ferraro, O. (2020). Does the gender quota law affect bank performances? Evidence from Italy. *Journal of Corporate Governance*, 20(6), 1135–1158. <https://doi.org/10.1108/CG-08-2019-0252>
- Mosey, A. C., Tommy, P., & Untu, V. (2018). Pengaruh risiko pasar dan risiko kredit terhadap profitabilitas pada bank umum bumh yang terdaftar di bei periode 2012-2016. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 6(3), 1338–1347.
- Moussa, F. Ben. (2019). The influence of internal corporate governance on bank credit risk: An empirical analysis for Tunisia. *Journal of Global Business Review*, 20(3), 640–667. <https://doi.org/10.1177/0972150919837078>
- Mubarika, N. R., & Handayani, R. S. (2019). Attributes of the board of commissioners and corporate risk (Banking on the Indonesia Stock Exchange). *Jurnal Reviu Akuntansi Dan Keuangan*, 9(2), 240.
- Mukarram, S. S., Ajmal, T., & Saeed, A. (2018). Women directors propensity towards

risk in technology firms. *Journal of Business Society*, 18(2), 353–367.
<https://doi.org/10.1108/CG-09-2017-0213>

Naili, M., & Lahrichi, Y. (2022). The determinants of banks credit risk: Review of the literature and future research agenda. *Journal of Finance and Economics*, 27(1), 334–360. <https://doi.org/10.1002/ijfe.2156>

Nugroho, M., Arif, D., & Halik, A. (2021). The effect of loan-loss provision, non-performing loans and third-party fund on capital adequacy ratio. *Jurnal Bisnis Dan Manajemen*, 7, 943–950. doi: 10.5267/j.ac.2021.1.013

OJK. (2014). *Peraturan Otoritas Jasa Keuangan Nomor 33 /POJK.04/2014 Tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.*

OJK. (2016a). *Peraturan Otoritas Jasa Keuangan Nomor 55 /POJK.03/2016 Tentang Penerapan Tata Kelola Bagi Bank Umum.* 1–39.
<https://www.ojk.go.id/id/kanal/perbankan/regulasi/peraturan-ojk/Pages/POJK-tentang-Penerapan-Tata-Kelola-bagi-Bank-Umum.aspx>

OJK. (2016b). *Peraturan Otoritas Jasa Keuangan Republik Indonesia tentang Nomor 18 Tahun 2016 tentang Penerapan manajemen risiko bagi Bank Umum.* 1–29.
<http://www.ojk.go.id/id/kanal/iknb/regulasi/lembaga-keuangan-mikro/peraturan-ojk/Documents/SAL-POJK PERIZINAN FINAL F.pdf>

OJK. (2016c). POJK No.11/POJK.03/2016. In *Tentang Penyediaan Modal Minimum Bank Umum* (pp. 1–82).

OJK. (2019). *Laporan profil industri perbankan triwulan IV 2019.*

OJK. (2021). *Laporan profil industri perbankan triwulan IV 2021.*

OJK, I. F. S. A. (2020). *Indonesia Banking Statistics 2020.* 19(01), 1–170.
<https://www.ojk.go.id/id/kanal/perbankan/data-dan-statistik/statistik-perbankan-indonesia/Pages/Statistik-Perbankan-Indonesia---Desember-2020.aspx>

- Palvia, A., & Vahamaa, S. (2015). Are female CEOs and chairwomen more conservative and risk averse? Evidence from the banking industry during the financial crisis forthcoming. *Journal of Business Ethics*.
- Pawlowska, B. (2019). About some implications of the agency theory for leadership in the banking sector. *Journal of Contemporary Management*, 18(4), 53–72. <https://doi.org/10.4467/24498939ijcm.18.025.9621>
- Pekovic, S., & Vogt, S. (2021). The fit between corporate social responsibility and corporate governance: The impact on a firm's financial performance. In *Review of Managerial Science* (Vol. 15, Issue 4). Springer Berlin Heidelberg. <https://doi.org/10.1007/s11846-020-00389-x>
- Peltommki, J., Swidler, S., & VVhhmaa, S. (2015). Age, gender, and risk-taking: Evidence from the S&P 1500 executives and firm riskiness. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2547516>
- Pena, H. F. P. (2018). *Board gender diversity and earnings quality. Evidence from the Latin American integrated market (MILA)*. <https://doi.org/https://doi.org/10.17533/udea.rc.n72a08>
- Pertiwi, T. K. (2021). The effect of diversity of the board of commissioners on bank credit risk in Indonesia. *Journal of Economics, Finance And Management Studies*, 04(09), 1785–1789. <https://doi.org/10.47191/jefms/v4-i9-24>
- Pfeffer, J., & Salancik, G. (1978). *The external control of organizations: a resource dependency perspective*. Harper & Row.
- Poletti-hughes, J., & Briano-turrent, G. C. (2019). Gender diversity on the board of directors and corporate risk: A behavioural agency theory perspective. *International Review of Financial Analysis*, 62(2019), 80–90. <https://doi.org/10.1016/j.irfa.2019.02.004>

- Putera, A. P. (2020). Prinsip kepercayaan sebagai pondasi utama kegiatan perbankan. *Jurnal Hukum Bisnis Bonum Conumme*, 3(1), 128–139.
- Rahmania, M. F., & Hermanto, S. B. (2021). Analisis rasio keuangan terhadap financial distress perusahaan perbankan studi empiris di BEI 2010-2012. *Jurnal Ilmu Dan Riset Akuntansi*, 3(11), 1–19.
- Reddy, S., & Jadhav, A. M. (2019). Gender diversity in boardroom: A literature review public interest statement. *Journal of Cogent Economics & Finance*, 1. <https://doi.org/https://doi.org/10.1080/23322039.2019.1644703>
- Rigolini, A., Gabaldon, P., & Le Bruyn Goldeng, E. (2021). CEO succession with gender change in troubled companies: The effect of a new woman CEO on firm risk and firm risk perceived. *Scandinavian Journal of Management*, 37(1), 101138. <https://doi.org/10.1016/j.scaman.2020.101138>
- Rocca, L., M., Neha, N., & La Rocca, T. (2019). Female management, overconfidence and debt maturity: European evidence. *Journal of Management and Governance*, 24(713–724).
- Rukajat, A. (2018). *Pendekatan Penelitian Kuantitatif*. CV Budi Utama.
- Santosa, S., Tho'in, M., & Sumadi. (2020). Analisis tingkat kesehatan bank syariah menggunakan rasio permodalan, profitabilitas, pembiayaan, dan risiko kredit. *Jurnal Ilmiah Ekonomi Islam*, 6(2), 367–371.
- Schaltegger, S., Freeman, R. E., & Harrison, J. (2020). Integrating stakeholder theory and sustainability accounting: A conceptual synthesis. *Journal of Cleaner Production*, 275, 959–1016. <https://doi.org/10.1016/j.jclepro.2020.124097>
- Schwartz-Ziv, M. (2017). Gender and board activeness: The role of a critical mass. *Journal of Financial Quantitative Analysis*, 52, 751–780. <https://doi.org/https://doi.org/10.1017/S0022109017000059>

- Setiawan, R. (2020). The impact of board gender diversity on bank credit risk. *Journal of Business Review*, 3(2), 47–52. <https://doi.org/10.17509/tjr.v3i2.28158>
- Sheedy, E., & Lubojanski, M. (2018). Risk management behaviour in banking. *Journal of Risk Management Behaviour in Banking*, 44, 902–918. <https://doi.org/https://doi.org/10.1108/MF-11-2017-0465>
- Sholihin, M., & Anggraini, P. G. (2021). *Analisis Data Penelitian Menggunakan Software STATA* (A. Prabawati (ed.); 1st ed.). Penerbit Andi.
- Silaa, V., Gonzaleza, A., & Hagendorff, J. (2016). Women on board: Does boardroom gender diversity affect firm risk? *Journal of Corporate Finance*, 36, 26–53. <https://doi.org/https://doi.org/10.1016/j.jcorpfin.2015.10.003>
- Skala, D., & Weill, L. (2018). Does CEO gender matter for bank risk? *Economic Systems*, 42(1), 64–74. <https://doi.org/10.1016/j.ecosys.2017.08.005>
- Sugiyanto, E., & Trisnawati, R. (2021). Corporate social responsibility and firm value with profitability, firm size, managerial ownership, and board of commissioners as moderating variables. *Journal of Accounting and Economics*, 6(1), 18–27. <http://journals.ums.ac.id/index.php/reaksi/index>
- Suherman, S., Usman, B., Mahfirah, T. F., & Vesta, R. (2021). Do female executives and CEO tenure matter for corporate cash holdings? Insight from a Southeast Asian country. *Journal of Corporate Finance*, 21(5), 939–960. <https://doi.org/10.1108/CG-07-2020-0290>
- Sukma, N., Saerang, I. S., & Tulung, J. E. (2019). *Pengaruh dana pihak ketiga, risiko kredit, risiko pasar dan risiko operasional terhadap profitabilitas pada bank kategori buku 2 periode 2014-2017* [Universitas Sam Ratulangi]. <https://ejournal.unsrat.ac.id/index.php/emba/article/download/23739/23394>
- Sumanto, B., & Kiswanto, A. (2014). Pengaruh kepemilikan institusional dan ukuran

dewan komisaris terhadap manajemen laba. *Accounting Analysis Journal*, 3(1), 44–52.

Thanh, T., Viet, C., Thi, H., & Tran, V. (2019). Are female CEOs more risk averse than male counterparts? Evidence from Vietnam. *Journal of Economic Analysis and Policy*, 63, 57–74. <https://doi.org/10.1016/j.eap.2019.05.001>

Tommaso, C. Di, & Thornton, J. (2020). Do ESG scores effect bank risk taking and value? Evidence from European banks investment. *Journal of Corporate Social Res*, 1, 1–13. <https://doi.org/10.1002/csr.1964>

Tran, T. T. T., Do, N. H., & Nguyen, Y. T. (2020). Impact of board characteristics on bank risk: The case of Vietnam. *Journal of Asian Finance, Economics and Business*, 7(9), 377–388. <https://doi.org/10.13106/JAFEB.2020>

Ulfa, I. F., Dewi, A. A. P., & Hartono, A. (2021). Pengaruh Kecukupan Modal dan Penyaluran kredit terhadap Profitabilitas Bank yang Terdaftar di Bursa Efek Indonesia. *Journal of Islamic Banking*, 2.

Upadhyay, A., & Zeng, H. C. (2014). Gender and ethnic diversity on boards and corporate information environment. *Journal of Business Research*, 67(11), 2456–2467. <https://doi.org/https://doi.org/10.1016/j.jbusres.2014.03.005>

Utama, C. A., & Jatmiko, W. (2019). Pengaruh Struktur Kepemilikan Keluarga dan Pemerintah Terhadap Kerugian Kredit Bank. *Jurnal Manajemen Teknologi*, 14(2), 113–131. <https://doi.org/10.12695/jmt.2015.14.2.1>

Vo, X. V., & Chu, T. K. H. (2019). Do foreign shareholders improve corporate earnings quality in emerging markets? Evidence from Vietnam. *Journal of Finance and Economics*, 7, 20–22. <https://doi.org/https://doi.org/10.1080/23322039.2019.1698940>

Wang, Z., Jiang, C., Zhao, H., & Ding, Y. (2020). Mining semantic soft factors for

credit risk evaluation in peer-to-peer lending. *Journal of Management Information Systems*, 37(1), 282–308. <https://doi.org/10.1080/07421222.2019.1705513>

Ward, A. M., & Forker, J. (2017). Financial management effectiveness and board gender diversity in member-governed, community financial institutions. *Journal of Business Ethics*, 141(2), 351–366.

Wardiah, M. L. (2013). *Dasar-Dasar Perbankan*. Pustaka Setia.

Widhiawati, & Halmawati. (2018). Pengaruh corporate governance, konsentrasi kepemilikan dan ukuran perusahaan terhadap pengungkapan enterprise risk management (studi empiris pada perusahaan manufaktur yang terdaftar di BEI tahun 2014-2017). *Journal of Corporate Finance*, 6(2), 1282–1284. <https://doi.org/https://doi.org/10.24036/wra.v6i2.102512>

Yerismal. (2018). Analisis pengaruh LDR, NPL dan CAR terhadap risiko likuiditas pada Bank Perkreditan Rakyat (BPR) di Sumatera Barat. *Journal of Business Research*, 6, 99–105.

Yulianto, A., Yanti, A. N. F., Solikhah, B., & Ali, S. (2021). Risk management disclosures: An investigation using risk management committee as a moderating variable. *Jurnal Dinamika Akuntansi*, 13(1), 93–105. <https://doi.org/http://dx.doi.org/10.15294/jda.v13i1.25333>

Zalata, A. M., Ntim, C. G., Alsohagy, M. H., & Malagila, J. (2022). Gender diversity and earnings management: The case of female directors with financial background. In *Review of Quantitative Finance and Accounting* (Vol. 58, Issue 1). Springer US. <https://doi.org/10.1007/s11156-021-00991-4>

Zhou, Y., Kara, A., & Molyneux, P. (2019). Chair-CEO generation gap and bank risk taking. *British Accounting Review*, 51(4), 352–372. <https://doi.org/https://doi.org/10.1016/j.bar.2019.03.005>

