



DEVELOPMENT OF SHARIAH MAQASHID RESEARCH IN THE FIELD OF SHARIAH BANKING IN INDONESIA

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Abstract

This study aims to examine the development of maqashid shariah research in the field of Islamic banking in Indonesia. The method used is qualitative. The data collection technique used in this research is literature review. The type of data processing is in the form of a charting field. The data was obtained by using a database from Google Scholar. The results of the study showed that there were 64 articles in 50 journals during 2015-2020 although the number of fluctuating studies in general increased each year. The research was published in the journal of Islamic Accounting and Finance as many as 5 articles. The most topic used is Performance Analysis. The method often used is quantitative. The most data source widely used is secondary data.

Kata Kunci: Perbankan Syariah, charting the field, Maqashid syariah

A. INTRODUCTION

In the The relationship between maqashid shariah and shariah banking is an important thing where shariah banks are used as a tool to achieve the welfare of the people and shariah maqashid is used as the main basis in developing products and services in shariah banks. A research conducted by Nurmahadi (2018) stated that there is a need for collaborative performance measurements to be applied in Islamic banking. This is based on shariah-based measurements and conventional-based measurements so that performance measurements based on the shariah Maqashid Index arise. However, the application of the shariah maqashid index to measure performance has not been implemented comprehensively. Prasetyowati's research (2016) mentioned that the need for an analytical tool to measure the performance of Islamic banking, especially from the perspective of Islamic values applied in operations. Because until now the measuring instrument used is still a conventional measuring instrument. Solihin, Ami'in and Lestari (2019) stated that it is not enough for Islamic banking only to conduct qualitative shariah analysis based on the MUI decision because there is data that can be processed in financial reports to measure the performance of the Islamic

banking industry in achieving its basic objectives. From the results of several studies, there was an agreement that there must be a measurement tool in measuring shariah performance in Islamic banking. Therefore, there is a need for further research to find out how far the development of shariah maqashid research is. The emergence of many journals of Islamic economics, management and finance Islamic banking in Indonesia has tried to document and evaluate the results of research on maqashid shariah. This makes researchers motivate to see developments regarding maqashid shariah in the field of Indonesian Islamic banking in the form of a bibliography.

So far, there are several references that explain the research development that are useful to see the progress of the research object. Some of them are: Rizky and Setiawan's research (2019), this study aims to know the growth of accounting research in the public sector. Then, Suryaputra, Bandi, and Setiawan (2017) noticed the extent of research on banking performance in Indonesia. Likewise with Ryzky and Rini's research (2018), it examined the trend of Islamic accounting research in Indonesia. Having a lot of references related to the research progress that has been carried out by several previous researchers, it is necessary to have research on the object of maqashid shariah in the field of Islamic banking which is useful as a measuring tool for the development of Islamic bank performance. This is caused so far there has been no research conducted to see the extent of the growth of Islamic maqashid research in the field of Islamic banking.

The development of research in the field of maqashid shariah encourages researchers to conduct research on the topic of maqashid shariah in general. However, research on literature review maqashid shariah in the field of shariah banking is still little done. Therefore, this study focuses on examining the development of maqashid shariah research in the banking shariah sector, the origin of the author's institution, and the research area of maqashid shariah in the field of shariah banking.

For the reasons above, this research was conducted with the aim of providing an overview of the development of maqashid shariah research in Islamic banking in Indonesia.

B. METHODS

This study used a qualitative research approach. Qualitative research is a research method based on the philosophy of postpositivism, the qualitative type is used to examine the condition of natural objects where the researcher is the key instrument (Sugiyono, 2017). The data source used is secondary data. Secondary data sources are data sources that do not directly provide data to data collectors (Sugiyono, 2017). In this study, the technique used in obtaining the data was a national literature search using the Google scholar database. The keywords used in this study are "Maqashid shariah in Islamic banking" with a time span of 2015-2020. The data analysis method used in this research is charting the field. This method was developed by Hesford et al.



in 2007, technique of data collection is by grouping each article based on the topic and research method (Hopwood, 2007).

Population

The population of this study was 996 and this was obtained using the search engine Harzing's Publish or Perish with the keyword "maqashid syariah in Islamic banking" with a time span of 2015-2020. This corresponds to the first subsection of the method and it is a level two subtitle.

Sample

The technique used in determining the sample in this study is purposive sampling. According to Sugiyono (2017), Purposive sampling is a sampling technique with certain considerations by applying strategic criteria in collecting article data using the Google Scholar search site. The source of the articles is taken in 2015-2020 according to the writing keywords. The keywords entered are "maqashid syariah in Islamic banking and articles are taken only from journals. Then, evaluate articles from research results to be used as research material.

Based on the considerations above, researchers have selected research that fits the criteria, so that the suitable sample for this study is 64 articles in 50 journals.

C. DISCUSSION

The results of this applied literature review showed that the distribution of articles from 2015 to 2020 contained 64 articles from 50 journals.

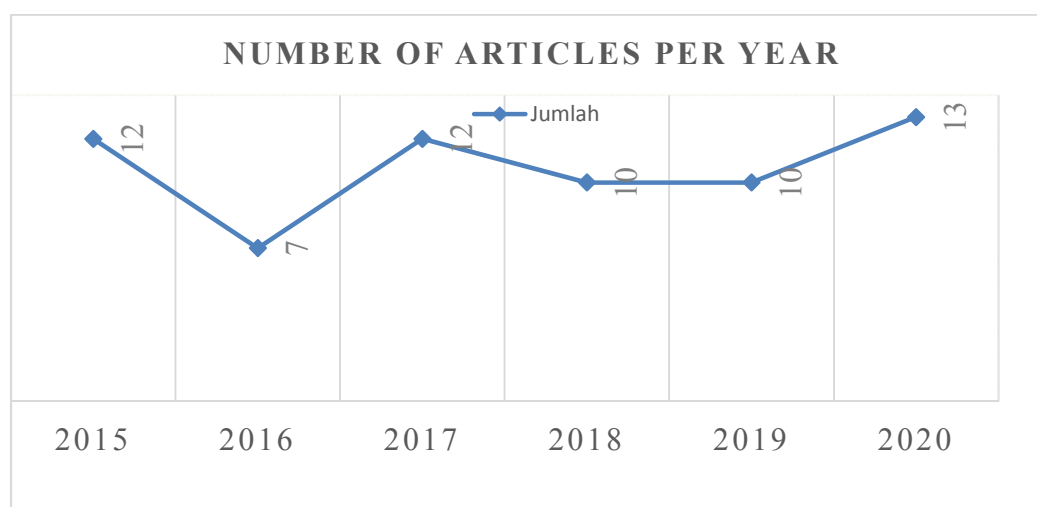
Table 1 Distribution of sample articles

Journal	Author (year)
ACCOUNT Journal of accounting, finance and banking	Rosyidah et al. (2018).
Ahkam Shariah science journal	Amaroh (2016).
Al-Amwal Journal of Shariah Economics and Banking	Hartono (2018), Azis (2018).
Al-Masraf: journal of financial institutions and banking	Syofyan (2017).
Amwaluna: Islamic economics and finance journal	Febriadi (2017), Cakhyaneu (2018).
Horizon: Journal of Islamic Studies	Farida & Zuliani (2015), Farida & Dewi (2017).

Costing: journal of economic, business and accounting	Nijal & Ningsih (2019).
Ekonomi: Jurnal Ekonomi dan Hukum Islam	Syukron (2015).
Expansion: Journal of economics, finance, banking and accounting	Nurfalah & Rusydiana (2019), Cakhyaneu et al. (2020).
El Muhasaba Jurnal akuntansi	Herlyanto & Oktavendi (2019), Herlyanto (2020).
Global review of islamic economic and business	Rusydiana & Parisi (2016).
Indonesian Journal of islamic economic and business	Pangiuk & Jalalludin (2016).
Iqtishadia: jurnal ekonomi dan perbankan syariah	Nafiah & Faih (2019).
IQTISHODUNA: Jurnal Ekonomi Islam	Nasuka & Subaidi (2017).
ISLAMIC ECONOMIC QUOTIENTJournal of economics & business sharia	Mulyani et al. (2018).
Journal Maps manajemen perbankan syariah	Maslihatin & Riduwan (2020).
Journal of business and banking	Kartika et al. (2020).
Journal of islamic economic and finnance studies	Priyatno et al. (2020).
Jurnal akuntansi	Wahid et al. (2018).
Jurnal akuntansi dan auditing Indonesia	Kholid & Bachtiar (2015).
Jurnal Akuntansi dan Keuangan Indonesia	Mutia & Musfirah (2017).

Jurnal Akuntansi dan Keuangan Islam	Mardian (2015), Prasetyowati & Handoko (2016), Adzhani & Rini (2017), Ramadhan et al. (2018), Suhada & Pramono (2017).
Jurnal akuntansi feb universitas mataram	Holili (2017).
Jurnal akuntansi multiradigma	Muchlis & Sukirman (2016).
Jurnal bisnis dan manajemen islam	Sudrajat & Sodik (2016).
Jurnal dinamika akuntansi dan bisnis	Martasari & Mardian (2015).
Jurnal Ekonomi dan Bisnis Islam	Pramana & Indrarini (2017).
Jurnal Ekonomi dan Perbankan Syariah	Ghifari et al. (2015).
Jurnal Ekonomi Syariah Teori dan Terapan	Hidayatulloh & Hapsari (2015).
Jurnal Hukum Kaidah: Media Komunikasi dan Informasi Hukum dan Masyarakat	Supaino (2020).
Jurnal ilmiah ekonomi islam	Fauzi (2015), Mustofa (2015), Sulistyawati et al. (2020).
Jurnal ilmiah mahasiswa FEB universitas brawijaya	Noufal (2020).
Jurnal ilmiah riset akuntansi	Rohmah et al. (2019), Nabilah et al. (2019).
Jurnal iqtisaduna	Husain (2015), Makkulau & Abdullah (2017)
Jurnal kajian akuntansi	Prilevi et al. (2020).
Jurnal mitra manajemen	Maulina & Kustyaningsih (2018).
Jurnal riset akuntansi dan perpajakan	Setiyobono et al. (2019).
Jurnal Syariah dan Hukum Diktum	Nasuka (2017).
Laa Maisyir Jurnal Ekonomi Islam	Listiyorini & Rita (2020), Solihin (2019).

Madania: Jurnal Kajian Keislaman	Ali & Rama (2018).
Maqdis Jurnal kajian ekonomi islam	Wira et al. (2018).
Prosiding seminar nasional dan call for paper	Rosanti (2019).
Prosiding semnas iib darmajaya	Agustina & Maria (2017).
Prosiding SNITT POLTEKBA	Tubagus et al. (2020).
SHARE Jurnal ekonomi dan keuangan islam	Finarti & Putra (2015).
SIGMA-Mu jurnal penelitian & gagasan sains dan matematika terapan	Pratiwi & Setiawan (2019).
Simposium nasional akuntansi xix	Ramadhani & Mutia (2016).
Simposium nasional akuntansi xviii	Kholid & Bachtiar (2015).
Taraadin: Jurnal Ekonomi dan Bisnis Islam	Juniarti & Jamilah (2020).
Wahana jurnal ekonomi, manajemen dan akuntansi	Muhammad & Oktaviyanti (2020).



Graph 1 Number of Articles per year

The spread of articles from 2015-2020 is increasing. In 2015, research on maqashid syariah in the field of Islamic banking in Indonesia amounted to 12 articles. In 2016, 7 articles were published. In 2017, 12 articles were published. In 2018, 10 articles were published. In 2019, 10 articles were published. Lastly, there are 13 published articles in 2020. Among the six years, the most researches were published in 2020 with 13 articles while the others ranged from 7-12 articles.

Table 2 Percentage of Journals

Journals	Number	Persentase
ACCOUNT	1	2
JIS	1	2
AJEPS	2	3
JLKP	1	2
JEKS	2	3
JSI	2	3
CJEB	1	2
JEHI	1	2
EKSPANSI	2	3
EJA	2	3
GRIEB	1	2
IJIEB	1	2
IJEPS	1	2
JEI	1	2
IEQ	1	2
MAPS	1	2
JBB	1	2
JIEFS	1	2
JAK	1	2
JAAI	1	2
JAKI	1	2
JAKIS	5	8
JAFEBUM	1	2
JAMAL	1	2

JBMI	1	2
JDAB	1	2
JEBIS	1	2
JEPS	1	2
JESTT	1	2
JHK	1	2
JIEI	3	5
JBMI	1	2
JRA	2	3
Jl	2	3
JKA	1	2
JMM	1	2
JARP	1	2
JSHD	1	2
LJEI	2	3
JKK	1	2
JKEI	1	2
PSNCFP	1	2
PSIIBD	1	2
PSNITTP	1	2
SHARE	1	2
JPGSMT	1	2
SNA XIX	1	2
SNA XVIII	1	2
TJEBI	1	2
JEMA	1	2

Table 2 indicates the number of articles issued by the journal. From this data, the majority of research on Maqashid Shariah in the Islamic Banking Sector in Indonesia is published in the Islamic Accounting and Finance journal (JAKIS) with 5 articles or 8% of the total, and the Islamic Economics Scientific Journal (JIEI) with 3 articles (5%) articles of the total. Remaining each journal only publishes 2 or 1 article (2% to 3%).

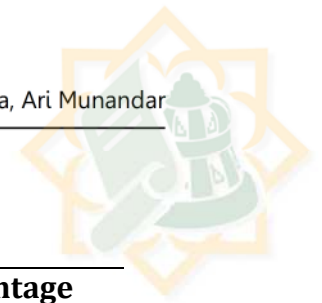


Table 1 Topic classification

Journals	Total	Percentage
Anteseden	57	89
Konsekuen	7	11
Other	0	0
Total	64	100

Table 3 shows that during 2015-2020 the antecedent topics were 89 percent (57 articles), while the consequences topics were 11 percent (7 articles).

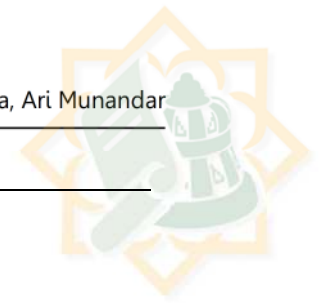
Table 4 Number of Citations Classification

Title	Author	Year	Number of citations
CSR in Islamic Perspective and Islamic Banking	Syukron	2015	52
Maqashid Syariah Applications in the Field of Islamic Banking	Febriadi	2017	48
Sharia Compliance Level in Financial Institutions	Mardian	2015	44
Good Corporate Governance and Performance of Islamic Maqasid Islamic Banks in Indonesia	Kholid & Bachtiar	2015	40
Performance Measurement of Islamic Commercial Banks With Maqasid Index And Sharia Conformity And Profitability (Scnp)	Prasetyowati & Handoko	2016	30
Implementation of Maqashid Syariah in Corporate Social Responsibility at Pt Bank Muamalat Indonesia	Muchlis & Sukirman	2016	28
Analysis of Performance Assessment of Islamic Banks Classification of Maqasid Shari'ah Index (Case Study on 9 Islamic Commercial Banks in Indonesia in 2015)	Sudrajat & Sodik	2016	28
Maqashid Syariah Index Approach as a Performance Measurement of Islamic Banking in Southeast Asia	Mutia & Musfirah	2017	26
Analysis of Islamic Banking Performance in Indonesia and Malaysia with a	Ghifari et al.	2015	23

maqashid index perspective			
Maqashid Syariah Perspective Marketing Management	Fauzi	2015	20
Performance Measurement of Islamic Commercial Banks in Indonesia	Cakhyaneu	2018	17
Classification of Sharia Maqashid Index (Smi)			
Performance Analysis of Islamic Banks Using the Islamic Maqasid Index Method in Indonesia	Syofyan	2017	16
Shariah BPR Financing in Improving MSME Welfare: Maqashid Sharia Classification	Pramana & Indrarini	2017	16
Comparative Analysis of the Performance of Islamic Banking in Indonesia and Malaysia in terms of the Maqashid Shariah Index	Ramadhani & Mutia	2016	16
The Metaphor of Trust Management of Third Party Funds (Dpk) as a Support for Sharia Banking Assets Seen From the Aspects of the Accountability Trilogy (Case Study at Pt. Bank BNI Syariah Makassar Branch)	Husain	2015	14
Digitalization of Islamic Finance Towards Inclusive Finance: The Maqashid Syariah Framework	Nurfalah & Rusydiana	2019	13
Islamic Bank Social Responsibility to Stakeholders in the Perspective of Maqâshid Syar'ah	Amaroh	2016	12
Performance Analysis of Islamic Banks With Maqashid Syariah Index (Msi) and Profitability	Wahid et al.	2018	10
Comparison of the Performance of Islamic Banking in Asia with the Maqasid Syariah Approach	Adzhani & Rini	2017	10
Sharia Card Perspective Al-Makasid Syariah	Mustofa	2015	10
Analysis of the Effect of Islamic Corporate Governance (Icg) and Intellectual Capital (Ic) on the Maqashid Syariah Index (Msi) in Islamic Banking in Indonesia	Hartono	2018	9

Implementation of Maqashid Al-Syariah on the Implementation of Islamic Bank CSR: A Case Study at Pt. Bank Bri Syariah	Finarti & Putra	2015	9
Analysis of Islamic Financial Technology (Fintech) Transactions in the Perspective of Maqashid Syariah	Nafiah & Faih	2019	8
Improving the Performance of Islamic Banks in Indonesia Through the Implementation of Good Corporate Governance	Agustina & Maria	2017	8
Application of Sharia Principles in Murabahah Financing Contracts at Bank Muamalat	Makkulau & Abdullah	2017	7
Maqashid Shariah as a Performance Measurement Tool for Islamic Banks Reviewing the Asy-Syatibi Maqasid Sharia Index (Msi) Concept	Solihin et al.	2019	7
Islamic Banking Performance Index in Southeast Asia Maqâshid Al-SyarîAh. Concept Classification	Ali & Rama	2018	7
The Influence of Temporary Syirkah Funds and Good Corporate Governance on the Performance of Islamic Maqasid Islamic Banks in Indonesia	Kholid & Bachtiar	2015	7
Analysis of the Implementation of Good Corporate Governance in Sharia Business and Achievement of Indonesian Sharia Maqahid Performance in Review from Sharia Maqashid and Profitability	Holili	2017	6
Public Perception of the Implementation of Sharia Compliance in Sharia Banks in Barabai District	Martasari & Mardian	2015	6
The Role of Productive Financing of BMT Mandiri Mulia in Improving the Welfare of Maqashid Syariah Perspective Members	Hidayatulloh & Hapsari	2015	6
Analysis of the Performance of Indonesian Islamic Banking in View from the Maqashid Syariah	Azis	2018	5
Maqashid Syariah as a basis for developing Islamic banking systems, practices, and products	Nasuka	2017	5

Intellectual Capital and Performance of Islamic Maqashid Islamic Banking in Indonesia	Ramadhan et al.	2018	4
Analysis of the Effect of the Implementation of Maqasid Performance on Risk Management in Islamic Banking	Farida & Dewi	2017	3
The Effect of Sharia Bank Health on Sharia Maqashid Performance With Company Size as Moderating Variable	Mulyani et al.	2018	3
Analysis of the Effect of Company Size and Performance of the Maqashid Syariah Index on Company Value (Case Study on Islamic Commercial Banks 2013-2017)	Rohmah et al.	2019	3
Reviewing the Financial Performance of Islamic Banking Using the Sharia Maqashid Index Approach in Indonesia	Rosanti	2019	3
Maqashid Syariah as a Sharia Banking Management Corridor	Nasuka & Subaidi	2017	2
Application of Maqashid Syariah in Sharia Insurance Mechanism	Priyatno et al.	2020	2
Analysis of Islamic Banking Performance With the Maqashid Index Approach and Its Impact on Profitability	Maulina & Kustyaningsih	2018	2
Implementation of Imam Al Syathibi's Maqashid Syariah Method in Islamic Banking Practices in Indonesia	Nijal & Ningsih	2019	1
Hacking Maqashid Sharia Performance in Indonesian Islamic Commercial Banks	Herlyanto & Oktavendi	2019	1
Analysis of Islamic Banking Performance in Indonesia Using the Maqashid Index Approach (2009-2011 Period)	Suhada & Pramono	2017	1
Maqashid Syariah Perspective on Disclosure of Ethics and Social Responsibility of Islamic Banks in Indonesia	Nabilah et al.	2019	1
Islamic Banking Performance Measurement Using the Islamic Maqashid Index Approach	Wira et al.	2018	1
The Effect of Good Corporate Governance and Maqashid Al-Syariah Implementation on Profitability in Islamic Commercial	Pratiwi & Setiawan	2019	1



Banks			
Performance of Sharia Rural Banks Classification of Sharia Maqashid Index (Study on BPRS in West Java Province 2016-2018)	Cakhyaneu et. al	2020	0
Performance Analysis of Islamic Banking Classification Maqashid Syariah Index	Rosyidah et. al	2018	0
The Influence of Knowledge Development Dimensions, New Skills Improvement, and Public Awareness on Maqasid . Performance	Farida & Nurlaula	2015	0
Analysis of the Implementation of Good Governance in Sharia Business in Achieving Maqashid Sharia in Islamic Commercial Banks in Indonesia	Herlyanto	2020	0
The Measurement Of Islamic Bank Performance: A Study Using Maqasid Index And Profitability	Rusydiaana & Parisi	2016	0
Profit Sharing (Study on the Implications of the Maqasid Al-Syariah Al-Syatiby Concept)	Pangiuk & Jalalludin	2016	0
Analysis of Sharia Compliance in Sharia Banks: A Case Study of Sharia People's Financing Banks	Maslihatin & Riduwan	2020	0
Islamic Banks: Social Roles in the Framework of Sharia Mmaqashid and Profitability in Qatar and Indonesia	Sari et al.	2020	0
Implementation of Maqashid Syariah in Islamic Bank Customer Service (Study at BNI Syariah Kc Medan)	Supaino	2020	0
Investigate Factors Influencing the Performance of Islamic Maqashid Sharia Banks in Indonesia	Sulistyawati et al.	2020	0
Performance Analysis of Islamic Banks Using the Islamic Maqashid Index Method in Indonesia and Malaysia	Noufal	2020	0
Determinants of Maqashid Syariah Performance in Indonesian Islamic Banking	Ruhry Prilevi et al.	2020	0

Measurement of Islamic Banking Performance Based on Maqashid Syariah Index of Islamic Banks in Indonesia : Abdul Majid Najjar Versus Abu Zahrah	Setiyobono et al.	2019	0
Analysis of Performance and Decomposition of the Sharia Maqashid Index: A Study on Islamic Banking for the 2015-2018 Period	Listiyorini & Rita	2020	0
Calculation of the Performance of Islamic Banks in Indonesia using the Maqashid Syari'ah Index (Comparative Study on BNI Syariah, BCA Syariah and Bank Syariah Mandiri)	Tubagus et al.	2020	0
Maqashid Syariah Index (Case Study of Bank Mandiri Sariah Period 2015-2017)	Juniarti & Jamilah	2020	0
The Impact of Sharia Bank Governance on Sharia Compliance Based on Maqashid Sharia	Muhammad & Oktaviyanti	2020	0

The highest number of citations was obtained from a study conducted by Syukron in 2015 entitled "CSR in Islamic Perspectives and Islamic Banking" with a total of 52 citations. Then, there is research from Febriadi "Maqashid Syariah Applications in the Field of Islamic Banking" which was published in 2017 with a total of 48 citations. Mardian's research "The Level of Shariah Compliance in Financial Institutions" was published in 2015 with 44 citations. In addition, the number of citations for each article ranged from 0-40 times.

Table 2 Table 5 Classification of Research Types

Types of research	Total	
Descriptive	53	83%
Exploratory	2	3%
Explanatory	2	3%
Case study	2	3%
Literature review	2	3%
Survey	1	2%
Field Research	1	2%
Other	1	2%

The type of research that is most widely used in maqashid shariah research in the field of Islamic banking in Indonesia is descriptive research. There are 53 studies out of 64, which means 83% used descriptive research. The types of exploratory, explanatory, case studies, and literature reviews are used in two articles. For this type of survey research, field research and others, one article is used for each type.

Table 3 Research Type Classification

Type	Quantitative	Qualitative	Mixed
Total	41 64%	21 33%	2 3%

The number of research methodologies use for maqashid shariah research in the field of Islamic banking in Indonesia is dominated by quantitative research methodologies, amount to 41 articles or 64%. Meanwhile, those using qualitative research methodology amounted to 21 articles (33%). Those who used a mixed research methodology, namely quantitative and qualitative simultaneously amounted to 2 articles (3%).

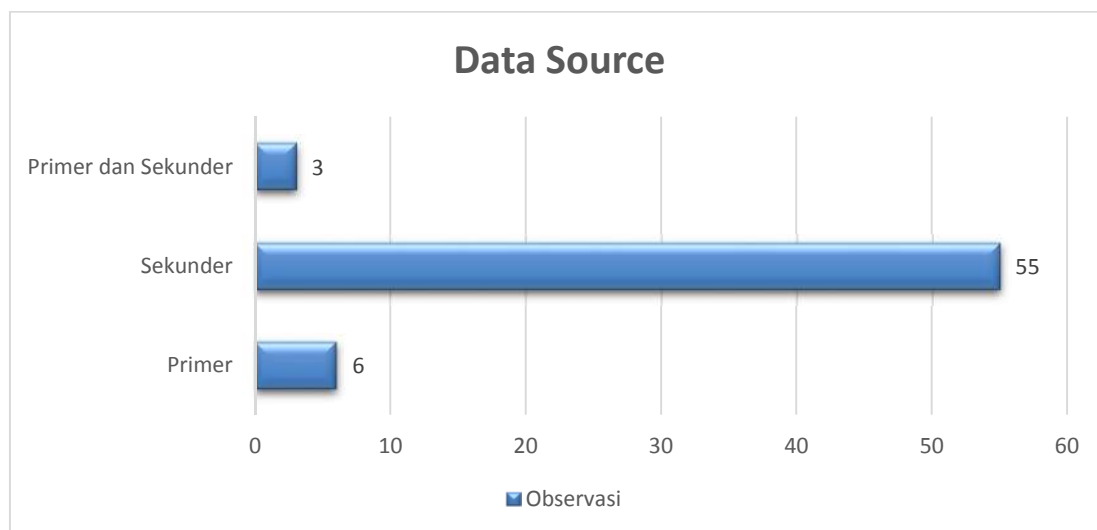


Figure 1 Classification of Data Sources

The most widely used source of data in Islamic maqashid research in the field of Islamic banking is secondary data sources of the 64 articles studied. There are 55 articles that used secondary data or in the form of a percentage is 86%. While the articles that use primary data are 6 articles (9%). Finally, articles that use primary and secondary data are 3 articles (5%).

D. CONCLUSION

Based on the results of research on the Development of Maqashid Shariah Research in the Islamic Banking Sector in Indonesia can be concluded several points.

There are 64 articles published in 50 journals for 6 years starting from 2015 to 2020. The majority of the research was published in the journal Islamic Accounting and Finance (JAKIS) as many as 5 articles. The research method is dominated by quantitative research as many as 41 articles (64%). The type of research that is most widely used is descriptive research, 53 out of 64 articles, which means that 83% use this type of research. The antecedent topics used in the study are 89 percent (57 articles), while the consequent topics amounted to 11% (11 articles). The most widely used data source is secondary data source with use in 55 articles from 64 articles (86%).

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