

DAFTAR PUSTAKA

- Agustia, D. (2021). INTELLECTUAL CAPITAL TERHADAP FINANCIAL PERFORMANCE DAN SUSTAINABLE GROWTH Dian Agustia. *Jurnal Ekonomi Dan Keuangan*, 5(2), 159–179. <https://doi.org/10.24034/j25485024.y2021.v5.i2.4744>
- Amouzesh, N., Zahra, M., & Zahra, M. (2011). Sustainable Growth Rate and Firm Performance: Evidence From Iran Stock Exchange. *International Journal of Business and Social Science*, 2(22), 249–255. https://ijbssnet.com/journals/Vol_2_No_23_Special_Issue_December_2011/30.pdf
- Arifah Indah Parimarma, L. (2023). *PENGARUH MODAL INTELEKTUAL PADA NILAI PERUSAHAAN (STUDI PADA SEKTOR PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2010-2021)*.
- Aryanindita, G. P., Soenarno, Y. N., Ekonomi, F., Katolik, U., & Atma, I. (2024). Pengaruh Intellectual Capital Dengan Model Vaic Terhadap Pertumbuhan Perusahaan Manufaktur di Indonesia. *EQUILIBRIUM: Jurnal Bisnis & Akuntansi (EJBA)*, XVIII(1), 97–112. <https://doi.org/10.61179/ejba.v18i1.561>
- Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99–120. <https://doi.org/10.1177/014920639101700108>
- Becker, G. S. (1964). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. NBER. <http://www.nber.org/books/beck75-1>
- Boediono, I. A., & Lusmeida, H. (2022). Pengaruh Intellectual Capital dan Corporate Governance terhadap Corporate Sustainable Growth. *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)*, 3(4), 754–762. <https://doi.org/10.47065/ekuitas.v3i4.1486>
- 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.
- 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. (2010). The influence of intellectual capital on new product development performance—The manufacturing companies of Taiwan as an example. *Total Quality Management*, 17(10), 1323–1339.
- Davis, P. J., & Simpson, E. (2017). Resource-Based Theory, Competition and Staff Differentiation in Africa: Leveraging Employees as A Source of Sustained Competitive Advantage. *American Journal of Management*, 17(1), 19–33.
<https://articlegateway.com/index.php/AJM/article/view/1762/1673>
- De Luca, F., Cardoni, A., Phat Phan, H. T., & Kiseleva, E. (2020). Does Structural Capital Affect SDGs Risk-Related Disclosure Quality? An Empirical Investigation of Italian Large Listed Companies. *Sustainability*, 12(5), 1776.
<https://doi.org/10.3390/su12051776>
- Destania, C. O., & Puspitasari, E. (2021). Pengaruh Intellectual Capital Terhadap Kinerja Keuangan Sektor Keuangan di Indonesia. *Jurnal Riset Akuntansi Dan Keuangan*, 9(3), 513–524. <https://doi.org/10.17509/jrak.v9i3.32123>
- Dino, N. V. G. (2016). Pengaruh Cash Adequacy, Intellectual Capital, dan Financial Non Distress terhadap Sustainable Growth Rate (Studi pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Indonesia pada Tahun 2012-2014). *Artikel Ilmiah Mahasiswa*, 1–6.

<http://repository.unej.ac.id/handle/123456789/73307%0A>

- Dzenopoljac, V., Yaacoub, C., Elkanj, N., & Bontis, N. (2017). Impact of intellectual capital on corporate performance: evidence from the Arab region. *Journal of Intellectual Capital*, 18(4), 884–903.
- Edvinsson, L., & Malone, M. S. (2017). *Intellectual capital : realizing your company's true value by finding its hidden brainpower*. Harper Business.
- Florensia, E., Kohardinata, C., & Laturette, K. (2022). Pengaruh Intellectual Capital terhadap Sustainable Growth Rate di Masa Pandemi COVID-19 pada Sektor Perbankan dan Jasa Keuangan Lainnya. *Https://Journal.Unesa.Ac.Id/Index.Php/Akunesa/Index*, 11(1), 36–48.
- Fonseka, M. M., Ramos, C. G., & Tian, G. L. (2012). The most appropriate sustainable growth rate model for managers and researchers. *Journal of Applied Business Research*, 28(3), 481–500. <https://doi.org/10.19030/jabr.v28i3.6963>
- Freeman, R. E. (1984). *Strategic Management: A Stakeholder Approach*. Cambridge University Press. <https://doi.org/https://doi.org/10.1017/CBO9781139192675>
- Freeman, R. E., Harrison, J. S., Wicks, A. C., Parmar, B., & de Colle, S. (2010). Stakeholder theory: The state of the art. *Stakeholder Theory: The State of the Art*, 1–343. <https://doi.org/10.1017/CBO9780511815768>
- Freeman, R. E., Harrison, J. S., & Zyglidopoulos, S. (2018). *Stakeholder Theory: Concepts and Strategies*. Cambridge University Press.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit Universitas Diponegoro. <https://www.scribd.com/document/644946086/Ghozali-Edisi-9-pdf>
- Gujarati, D. N., & Porter, D. C. (2009). *Basic Econometrics*. Douglas Reiner. https://ucanapplym.s3.ap-south-1.amazonaws.com/RGU/notifications/E_learning/Online_study/Basic-

- Handayani, T., & Arsjah, R. J. (2024). Pengaruh Intellectual capital, Environmental performance, Green innovation, dan Financial flexibility terhadap Sustainable growth. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(7), 5904–5916. <https://doi.org/10.47467/alkharaj.v6i7.3979>
- Hasanah, N. (2017). *ANALISIS PENGARUH INTELLECTUAL CAPITAL TERHADAP KINERJA KEUANGAN PERUSAHAAN YANG TERDAFTAR DI JAKARTA ISLAMIC INDEX PERIODE 2013-2016* [Jakarta: Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta]. <https://repository.uinjkt.ac.id/dspace/bitstream/123456789/36832/1/NURULHASANAH-FEB.pdf>
- Higgins, R. C. (1977). How Much Growth Can a Firm Afford? *Financial Management*, 6(3), 7–16. <https://www.jstor.org/stable/3665251>
- Higgins, R. C. (1981). Sustainable Growth under Inflation. *Financial Management*, 10(4), 36–40. <https://www.jstor.org/stable/3665217>
- Horisch, J., Freeman, R. E., & Schaltegger, S. (2014). Applying Stakeholder Theory in Sustainability Management. *Organization & Environment*, 27(4), 328–346.
- Ifleh, Y., Lotfi, M., & Elkabbouri, M. (2018). Rethinking value creation from the resource based view: the case of human capital in Moroccan hotels. *ArXiv Preprint ArXiv:1805.05465*.
- Ignasia, & Sufiyati. (2020). Faktor Yang Mempengaruhi Firm Performance Pada Perusahaan Industri Dasar Dan Kimia Di BEI. *Jurnal Paradigma Akuntansi*, 2(4), 1772–1780.
- Jayanti, L. D., & Binastuti, S. (2017). PENGARUH INTELLECTUAL CAPITAL TERHADAP NILAI PERUSAHAAN DENGAN KINERJA KEUANGAN SEBAGAI VARIABEL INTERVENING PADA PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA. *Jurnal*

Ilmiah Ekonomi Bisnis, 22(3), 189–198.
<https://ejournal.gunadarma.ac.id/index.php/ekbis/article/view/1752>

Kauffman, R. J., Liu, J., & Ma, D. (2013). Technology Investment Decision-Making under Uncertainty: The Case of Mobile Payment Systems. *Hawaii International Conference on System Sciences*, 4166–4175.

Kennedy, P. S. J. (2017). Literature Review : Tantangan terhadap Ancaman Disruptif dari Financial Technology dan Peran Pemerintah Dalam Menyikapinya. *Jurnal Forum Keuangan Dan Bisnis Indonesia (FKBI)*, 6(2), 171–182.

Kennedy, P. S. J., & Harefa, A. A. (2018). The Financial Technology, Regulation And Banking Adaptation In Indonesia. *Fundamental Management Journal*, 3(1), 1–11.

Kianto, A., Saenz, J., & Aramburu, N. (2017). Knowledge-based human resource management practices, intellectual capital and innovation. *Journal of Business Research*, 81, 11–20. <https://doi.org/10.1016/j.jbusres.2017.07.018>

Lam, S. L., & Antoni. (2024). Pengaruh Intellectual Capital Terhadap Kinerja Keuangan Dengan Strategi Bisnis Sebagai Moderasi (Studi Empiris Perusahaan Manufaktur Sektor Makanan Dan Minuman Yang Terdaftar Di BEI Tahun 2019-2021. *Jurna; Ekonomi Bisnis Dan Sosial Sains*, 03(01), 48–58.
<http://eprints.uwp.ac.id/id/eprint/5236/>

Lu, Y., Li, G., Luo, Z., Anwar, M., & Zhang, Y. (2021). Does Intellectual Capital Spur Sustainable Competitive Advantage and Sustainable Growth?: A Study of Chinese and Pakistani Firms. *SAGE Open*, 11(1), 1–18.
<https://doi.org/10.1177/2158244021996702>

Lukas, M. P., Pasoloran, O., & Jao, R. (2018). PENGARUH KOMPONEN INTELLECTUAL CAPITAL TERHADAP NILAI PERUSAHAAN PERBANKAN YANG TERDAFTAR DI BURSA EFEK INDONESIA TAHUN 2014-2017. *Atma Jaya Accounting Research*, 1(01), 21–43.
<https://doi.org/https://doi.org/10.35129/ajar.v1i01.47>

- Mehralian, G., Akhavan, P., Rasekh, H. R., & Rajabzadeh, G. A. (2013). A framework for human capital indicators in knowledge- based industries: evidence from pharmaceutical industry. *Measuring Business Excellence*, 17(4), 88–101. <https://doi.org/10.1108/MBE-10-2012-0053>
- Meles, A., Porzio, C., Sampagnaro, G., & Verdoliva, V. (2016). The impact of the intellectual capital efficiency on commercial banks performance: Evidence from the US. *Journal of Multinational Financial Management*, 36, 64–74.
- Mukherjee, T., & Sen, S. S. (2019). Intellectual Capital and Corporate Sustainable Growth : The Indian Evidence. *Journal of Business, Economics and Environmental Studies* 9-2, 9, 5–15. <https://doi.org/10.13106/jbees.2019.vol9.no2.5>
- Nor, F. M., Ramli, N. A., Marzuki, A., & Rahim, N. (2020). Corporate Sustainable Growth Rate : The Potential Impact of COVID-19 on Malaysian Companies. *The Journal of Muamalat and Islamic Finance Research*, 17, 25–38. doi: <https://doi.org/10.33102/jmifr.v17i3.281>
- Nurfaizah, S., & Dalam, W. W. W. (2022). Pengaruh Intellectual Capital Terhadap Produktivitas Perbankan Di Indonesia. *Jurnal Ekonomi Bisnis Manajemen Prima*, 3(2), 127–143. <https://doi.org/10.34012/jebim.v3i2.2198>
- Penman, S. H. (2013). *Financial Statement Analysis and Security Valuation* (Ed.5). Mc Graw Hill. https://opac.peradaban.ac.id/index.php?p=show_detail&id=2819
- Pulic. (1998). *Measuring the Performance of Intellectual Potential in Knowledge Economy*.
- Puspita, G., & Wahyudi, T. (2021). Modal Intelektual (Intellectual Capital) dan Nilai Perusahaan Pada Industri Manufaktur. *Jurnal Program Studi Akuntansi Politeknik Ganesha*, 5(2). doi: 10.33395/owner.v5i2.471
- Rahmadi, I. H., & Mutasowifin, A. (2021). Pengaruh Intellectual Capital Terhadap Kinerja Keuangan dan Nilai Perusahaan (Studi Kasus Perusahaan Sektor

- Keuangan yang Terdaftar di Bursa Efek Indonesia Tahun 2017-2019). *INOBIIS: Jurnal Inovasi Bisnis Dan Manajemen Indonesia*, 4(2), 279–294. <https://doi.org/10.31842/jurnalinobis.v4i2.183>
- Ribeiro, R. P., & Gavronski, I. (2021). Ribeiro, J. L. D., & Gavronski, I. (2021). Sustainable Management of Human Resources and Stakeholder Theory: A Review. *RGSA – Rev Ista de Gestão Social e Ambiental*.
- Rinaldo, A. (2022). *Pengaruh Sustainable Growth Rate dan Intellectual Capital Terhadap Nilai Perusahaan : Studi Pada Perusahaan Indeks Sri Kehati Periode 2016-2020*. <https://digilib.unila.ac.id/63450/3/3> TESIS FULL TANPA BAB PEMBAHASAN.pdf
- Saputro, A. W., & Purwanto, A. (2013). Pengaruh Hubungan Kinerja, Likuiditas dan Return Saham Terhadap Deviasi Actual Growth Rate Dari Sustainable Growth Rate Pada Perusahaan Manufaktur di Bursa Efek Indonesia. *Diponegoro Journal of Accounting*, 2(3), 1–12. [https://repository.maranatha.edu/22865/1/Role of Sustainable Growth.pdf](https://repository.maranatha.edu/22865/1/Role%20of%20Sustainable%20Growth.pdf)
- Septiana, C. (2022). ANALISIS INTELLECTUAL CAPITAL TERHADAP SUSTAINABLE GROWTH RATE DENGAN FINANCIAL PERFORMANCE SEBAGAI MEDIASI. *Media Akuntansi Dan Perpajakan Indonesia*, 4(1), 41–66.
- Setiawan, R., & Prawira, B. Y. (2018). Intellectual Capital and the Performance of Manufacturing Companies in Indonesia. *Jmm Unram*, 7(3), 13–28. <https://doi.org/10.20956/jmm.v3i2.821>
- Sidik, S. (2020). *Bos BCA Ungkap Ancaman Bank Ditinggal Nasabah*. CNBC 2020. <https://www.cnbcindonesia.com/tech/20200929110555-37-190192/bos-bca-ungkap-ancaman-bank-ditinggal-nasabah>
- Sirinuch, N. (2015). The relationship between intellectual capital, firms' market value, and financial performance: Empirical evidence from the ASEAN. *Journal of Intellectual Capital*, 16(3), 587–618. doi:10.1108/JIC-09-2014-0104

- Stewart, T. (1997). *Intellectual Capital: The New Wealth of Organizations*. Doubleday.
- Sugiyono. (2015). *Statistika untuk Penelitian*. Bandung: Alfabeta.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono. (2021). *Metode Penelitian Pendidikan*. Alfabeta.
- Sunarsih, N. M., & Mendra, N. P. Y. (2012). *PENGARUH MODAL INTELEKTUAL TERHADAP NILAI PERUSAHAAN DENGAN KINERJA KEUANGAN SEBAGAI VARIABEL INTERVENING PADA PERUSAHAAN YANG TERDAFTAR DI BURSA EFEK INDONESIA*. 1–25.
- Sveiby, K. E. (1997). *The New Organizational Wealth: Managing & Measuring Knowledge-Based Assets*. Berrett Koehler.
<https://books.google.co.id/books?id=xKNXlgaeCjAC&printsec=frontcover&hl=id#v=onepage&q&f=false>
- Tsakila, N. F., Wirahadi, M. A., Fadilah, A. A., Simanjuntak, H., & Siswajanty, F. (2024). Analisis Dampak Fintech terhadap Kinerja dan Inovasi Perbankan di Era Ekonomi Digital. *Indonesian Journal of Law and Justice*, 1(4), 1–11.
<https://doi.org/10.47134/ijlj.v1i4.2787>
- Ulum, I. (2009). *Intellectual Capital: Konsep dan Kajian Empiris* (1st ed.). Yogyakarta : Graha Ilmu.
https://siaunhar.harapan.ac.id/perpustakaan/index.php?p=show_detail&id=6054&keywords=
- Van Horne, J. C. (2002). *Financial Management and Policy* (12th ed.). Prentice-Hall.
<https://doi.org/https://sfmclassnotes.wordpress.com/wp-content/uploads/2014/10/financial-management-and-policy.pdf>
- Van Horne, J. C., & Wachowicz, J. M. (2008). *Fundamentals of Financial Management*. Financial Times Prentice Hall.
- Victoria, V., & MN, N. (2020). Pengaruh Intellectual Capital Terhadap Kinerja

- Perusahaan. *Jurnal Manajerial Dan Kewirausahaan*, 2(2), 428.
<https://doi.org/10.24912/jmk.v2i2.7936>
- Wardhana, A., Pradana, M., Kartawinata, B. R., & Akbar, A. (2023). *FINANCIAL TECHNOLOGY 4.0 INDONESIA PERSPECTIVE 2023* (Misdianto (ed.)). EUREKA MEDIA AKSARA.
https://www.researchgate.net/publication/382064252_Ancaman_dan_Peluang_Teknologi_Keuangan_Financial_Technology-Fintech_Bagi_Dunia_Perbankan
- Xu, J., & Wang, B. (2018). Intellectual Capital , Financial Performance and Companies ' Sustainable Growth : Evidence from the Korean Manufacturing Industry. *Www.Mdpi.Com/Journal/Sustainability*, 10(4651), 1–15.
<https://doi.org/10.3390/su10124651>
- Yao, H., Haris, M., Tariq, G., Javaid, H. M., & Khan, M. A. S. (2019). Intellectual Capital, Profitability, and Productivity: Evidence from Pakistani Financial Institutions. *Sustainability*, 11(14), 3842. <https://doi.org/10.3390/su11143842>
- Yaseen, S. G., Dajani, D., & Hasan, Y. (2016). The impact of intellectual capital on the competitive advantage: Applied study in Jordanian telecommunication companies. *Computers in Human Behavior*, 62, 168–175.
[doi:10.1016/j.chb.2016.03.075](https://doi.org/10.1016/j.chb.2016.03.075)