



ELECTRONIC THESIS AND DISSERTATION UNSYIAH

TITLE

PENGARUH IMPLEMENTASI GOOD CORPORATE GOVERNANCE DAN MANAJEMEN RISIKO TERHADAP BANK SYARIAH DI INDONESIA

ABSTRACT

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The purpose of this research is to examine the influence of the implementation of Good Corporate Governance and financing risk management on sharia banks performance in Indonesia during 2010-2016. The target population of this research are Sharia Commercial Banks (BUS) in Indonesia which have continuously published the annual and the Good Corporate Governance reports on the research period. 11 of 13 Sharia Commercial Banks (BUS) studied in this research were selected by using purposive sampling technique. Dependent variable used in this research is the performance of islamic banks represented by Return on Asset (ROA) while indepent variable are Good Corporate Governance (GCG), Non Performing Financing (NPF) and Financing to Deposit Ratio (FDR). Through the analysis of the common effect model or pooled least squares, this research show that Good Corporate Governance, Non Performing Financing and Financing to Deposit Ratio simultaneously influence the islamic banks performance. Partially GCG has a significant possitive influence on ROA, NPF has a significant negative influence on ROA and FDR has a significant possitive influence on ROA. Based on the results of this research, it is expected that sharia banks in Indonesia should be consistent in implementing Good Corporate Governance and financing risk management in order to improve their performance.

Keywords: Good Corporate Goernance (GCG), financing risk management, Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), islamic banks performace, Return on Asset (ROA).

ABSTRAK

Tujuan penelitian ini adalah untuk menguji pengaruh implementasi Good Corporate Governance dan manajemen risiko pembiayaan terhadap kinerja bank syariah di Indonesia selama tahun 2010-2016. Sasaran populasi dalam penelitian ini adalah Bank Umum Syariah (BUS) yang secara berturut-turut mempublikasikan laporan tahunan dan laporan penerapan Good Corporate Governance dalam periode tahun penelitian. 11 dari 13 Bank Umum Syariah (BUS) yang diteliti dalam penelitian ini dipilih dengan menggunakan teknik purposive sampling. Variabel dependen dalam penelitian ini adalah kinerja bank syariah yang diwakili oleh Return on Asset (ROA), sedangkan variabel independen adalah manajemen risiko pembiayaan yang diwakili oleh Non Performing Financing (NPF) dan Financing to Deposit Ratio (FDR). Melalui analisis data panel menggunakan metode common effect model atau pooled least squares, hasil penelitian ini menunjukkan bahwa secara simultan Good Corporate Governance (GCG), Non Performing Financing (NPF) dan Financing to Deposit Ratio (FDR) memiliki pengaruh yang signifikan terhadap kinerja bank syariah. Secara parsial, GCG memiliki pengaruh positif dan signifikan terhadap kinerja bank syariah, NPF memiliki pengaruh negatif dan signifikan terhadap kinerja bank syariah dan FDR memiliki pengaruh positif dan signifikan terhadap ROA. Berdasarkan hasil penelitian ini, diharapkan bank syariah di Indonesia untuk konsisten dalam menerapkan GCG dan manajemen risiko pembiayaan dalam rangka meningkatkan kinerja.

Kata Kunci: Good Corporate Governance (GCG), manajemen risiko pembiayaan, Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), kinerja bank syariah, Return on Asset (ROA).