

ABSTRAK

Skripsi dengan judul “Pengaruh Zakat dan *Corporate Social Responsibility* terhadap Kinerja Bank Umum Syariah di Indonesia” ini ditulis oleh Nurainun Khoiriyah, NIM. 17401153147, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung di bimbing oleh Dr. Agus Eko Sujianto, SE., MM.

Penelitian dalam skripsi ini dilatarbelakangi oleh kinerja bank syariah yang baik yang diukur menggunakan *return on asset* (ROA) dan *return on equity* (ROE). Salah satu yang dilakukan perbankan syariah agar dapat meningkatkan kinerjanya, bank syariah melakukan kegiatan sosial berupa penyaluran dana zakat dan *corporate social responsibility* (CSR). Penelitian dalam skripsi ini bertujuan untuk: (1) menguji pengaruh zakat terhadap kinerja (ROA), (2) menguji pengaruh *corporate social responsibility* (CSR) terhadap kinerja (ROA), (3) menguji pengaruh zakat terhadap kinerja (ROE), (4) menguji pengaruh *corporate social responsibility* (CSR) terhadap kinerja (ROE), (5) menguji pengaruh zakat dan *corporate social responsibility* (CSR) terhadap kinerja (ROA), serta (6) menguji pengaruh zakat dan *corporate social responsibility* (CSR) terhadap kinerja (ROE) pada bank umum syariah di Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi yang digunakan dalam penelitian ini adalah seluruh bank umum syariah yang ada di Indonesia dengan menggunakan teknik *purposive sampling* maka jumlah sampel yang didapat sebanyak lima bank umum syariah. Sumber data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan tahunan Bank Umum Syariah (BRI Syariah, Bank Syariah Mandiri, Bank Muamalat Indonesia, BNI Syariah, dan Bank Mega Syariah) periode 2011-2017. Teknik analisis data dalam penelitian ini meliputi: (1) uji normalitas data, (2) uji asumsi klasik yaitu uji multikolinearitas, uji heterokedastisitas, dan uji autokorelasi, (3) analisis regresi linier berganda, (4) uji hipotesis yaitu uji t dan uji F, serta (5) uji koefisien determinasi (R^2).

Hasil penelitian menunjukkan bahwa (1) zakat berpengaruh positif dan signifikan terhadap kinerja (ROA), (2) *corporate social responsibility* (CSR) berpengaruh negatif dan signifikan terhadap kinerja (ROA), (3) zakat berpengaruh positif dan signifikan terhadap kinerja (ROE), (4) *corporate social responsibility* (CSR) berpengaruh negatif dan signifikan terhadap kinerja (ROE), (5) zakat dan *corporate social responsibility* (CSR) secara simultan (bersama-sama) berpengaruh positif dan signifikan terhadap kinerja (ROA), serta (6) zakat dan *corporate social responsibility* (CSR) secara simultan (bersama-sama) tidak berpengaruh signifikan terhadap kinerja (ROE) pada bank umum syariah di Indonesia.

Kata Kunci: Zakat, *Corporate Social Responsibility* (CSR), Kinerja Bank, *Return On Asset* (ROA), *Return On Equity* (ROE)

ABSTRACT

The thesis entitled "The Influence of Zakat and Corporate Social Responsibility on the Performance of Islamic Commercial Banks in Indonesia" was written by Nurainun Khoiriyah, NIM. 17401153147, Faculty of Economics and Islamic Business, Islamic Banking Department, Tulungagung State Islamic Institute under the guidance of Dr. Agus Eko Sujianto, SE., MM.

The research in this thesis is motivated by the performance of good Islamic banks measured using return on assets (ROA) and return on equity (ROE). One of which is done by Islamic banking in order to improve its performance, Islamic banks conduct social activities in the form of zakat funds distribution and corporate social responsibility (CSR). The research in this paper aims to: (1) examine the effect of zakat on performance (ROA), (2) examine the effect of corporate social responsibility (CSR) on performance (ROA), (3) examine the effect of zakat on performance (ROE), (4) examine the effect of corporate social responsibility (CSR) on performance (ROE), (5) examine the effect of zakat and corporate social responsibility (CSR) on performance (ROA), and (6) examine the effect of zakat and corporate social responsibility (CSR) on performance (ROE) in sharia commercial banks in Indonesia.

This study uses a quantitative approach with the type of associative research. The population used in this study are all Islamic commercial banks in Indonesia using purposive sampling technique, the number of samples obtained is five Islamic commercial banks. The data sources used are secondary data obtained from the annual financial statements of Islamic Commercial Banks (BRI Syariah, Bank Syariah Mandiri, Bank Muamalat Indonesia, BNI Syariah, and Bank Mega Syariah) for the period 2011-2017. Data analysis techniques in this study include: (1) normality test data, (2) classic assumption test, namely multicollinearity test, heterocedasticity test, and autocorrelation test, (3) multiple linear regression analysis, (4) hypothesis testing namely t test and test F, and (5) test the coefficient of determination (R²).

The results showed that (1) zakat had a positive and significant effect on performance (ROA), (2) corporate social responsibility (CSR) had a negative and significant effect on performance (ROA), (3) zakat had a positive and significant effect on performance (ROE), (4) corporate social responsibility (CSR) has a negative and significant effect on performance (ROE), (5) zakat and corporate social responsibility (CSR) simultaneously (together) have a positive and significant effect on performance (ROA), as well as (6) Zakat and corporate social responsibility (CSR) simultaneously (together) have no significant effect on performance (ROE) in Islamic commercial banks in Indonesia.

Keywords: *Zakat, Corporate Social Responsibility (CSR), Bank Performance, Return On Assets (ROA), Return On Equity (ROE)*