

ABSTRAK

Tesis dengan judul “Pengaruh Indeks *Good Corporate Governance* dan Indeks *Islamic Social Reporting* terhadap Profitabilitas Bank Umum Syariah” ini ditulis oleh Maulina Vida Irhami dengan Pembimbing Dr. Agus Eko Sujianto, S.E, M.M. dan Dr. H. Mashudi, M.Pd.I

Kata Kunci : *Good Corporate Governance*, *Islamic Social Reporting*, ROA, ROE.

Penelitian dalam tesis ini dilatarbelakangi oleh bank umum syariah yang memiliki fungsi bisnis dan juga fungsi sosial. Al-Quran telah menjelaskan bahwa setiap manusia akan dimintai pertanggung jawaban atas apa yang telah diperbuatnya. Perlu adanya penilaian terhadap pelaksanaan tanggung jawab fungsi bisnis melalui indeks *good corporate governance* dan penilaian fungsi sosial melalui *indeks islamic social reporting* agar pelaksanaan kedua fungsi bank syariah tidak menyimpang dari prinsip syariah. Teori sinyal menyatakan bahwa informasi yang disajikan bisa menjadi sinyal positif dari bank umum syariah kepada masyarakat yang diharapkan akan memberikan repon positifnya berupa kepercayaan terhadap bank yang bersangkutan. Meningkatnya kepercayaan dari masyarakat ini yang kemudian akan meningkatkan kinerja keuangan bank syariah

Rumusan masalah dalam tesis ini adalah : 1) apakah terdapat pengaruh indeks *good corporate governance* terhadap ROA bank umum syariah di Indonesia? 2) apakah terdapat pengaruh indeks *islamic social reporting* terhadap ROA bank umum syariah di Indonesia? 3) apakah terdapat pengaruh indeks *good corporate governance* terhadap ROE bank umum syariah di Indonesia? 4) apakah terdapat pengaruh indeks *islamic social reporting* terhadap ROE bank umum syariah di Indonesia? 5) Apakah indeks *good corporate governance* dan indeks *islamic social reporting* berpengaruh secara simultan terhadap ROA bank umum syariah di Indonesia? 6) Apakah indeks *good corporate governance* dan indeks *islamic social reporting* berpengaruh secara simultan terhadap ROE bank umum syariah di Indonesia?

Tesis ini bertujuan untuk mengetahui pengaruh indeks *good corporate governance* dan indeks *islamic social reporting* terhadap *return on asset* dan *return on equity* bank umum syariah di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel yaitu *purposive sampling*.

Hasil dari penelitian ini adalah : 1) secara parsial indeks *good corporate governance* berpengaruh secara signifikan terhadap *return on asset*, 2) secara parsial indeks *islamic social reporting* berpengaruh secara signifikan terhadap

return on asset, 3) secara parsial indeks *good corporate governance* berpengaruh secara signifikan terhadap *return on equity*, 4) secara parsial indeks *islamic social reporting* berpengaruh secara signifikan terhadap *return on equity*, 5) secara simultan indeks *good corporate governance* dan *indeks islamic social reporting* berpengaruh secara signifikan terhadap *return on asset*, 6) secara simultan indeks *good corporate governance* dan indeks *islamic social reporting* berpengaruh secara signifikan terhadap *return on equity*

ABSTRACT

The thesis entitled "The Effect of Good Corporate Governance Index and Islamic Social Reporting Index on the Profitability of Islamic Commercial Banks" was written by Maulina Vida Irhami guided by Dr. Agus Eko Sujianto, S.E, M.M. and Dr. H. Mashudi, M.Pd.I

Keywords: Good Corporate Governance, Islamic Social Reporting, ROA, ROE.

The research is motivated by Islamic commercial banks which have a business function and social function. The Qur'an has explained that every human being will be held accountable for what he has done. It is necessary to assess the implementation of business function responsibilities through the index of good corporate governance and assessment of social functions through the Islamic social reporting index so that the implementation of the two functions of sharia banks does not deviate from sharia principles. Signal theory states that the information presented can be a positive signal from Islamic banks to the public which is expected to provide a positive response in the form of trust in the bank concerned. Increased trust from the public will then improve the financial performance of Islamic banks

The formulation of the problem in this thesis are: 1) Is there an influence of good corporate governance index on ROA of Islamic commercial banks in Indonesia? 2) Is there an influence of Islamic social reporting index on ROA of Islamic commercial banks in Indonesia? 3) is there any influence of good corporate governance index on ROE of Islamic commercial banks in Indonesia? 4) Is there an influence of Islamic social reporting index on ROE of Islamic commercial banks in Indonesia? 5) Does the index of good corporate governance and Islamic social reporting index simultaneously influence the ROA of Islamic commercial banks in Indonesia? 6) Does the index of good corporate governance and Islamic social reporting index simultaneously influence the ROE of Islamic commercial banks in Indonesia?

This thesis aims to determine the effect of good corporate governance index and Islamic social reporting index on return on assets and return on equity of Islamic commercial banks in Indonesia. This study uses a quantitative approach to the type of associative research. The sampling technique is purposive sampling.

The results of this study are: 1) partially good corporate governance index significantly influences return on assets, 2) partially Islamic social reporting index significantly influences return on assets, 3) partially good corporate

governance index significantly influences return on equity, 4) partially the Islamic social reporting index significantly influences the return on equity, 5) simultaneously the good corporate governance index and the Islamic social reporting index significantly influence the return on assets, 6) simultaneously the good corporate governance index and Islamic social reporting index has a significant effect on return on equity.