

ABSTRAK

Skripsi ini dengan judul “Analisis Pengaruh Penerapan *Good Corporate Governance* terhadap Kinerja Keuangan PT Bank Muamalat Indonesia Periode 2015 - 2022” ini ditulis oleh Ika Naning Suri Khotimah, NIM. 12401183194, pembimbing Dr. Muniri, M.Pd.

Good Corporate Governance pada dasarnya merupakan suatu system dan seperangkat peraturan yang mengatur hubungan antara berbagai pihak yang berkepentingan (*stakeholders*) yang bertujuan untuk meningkatkan efisiensi, produktivitas, serta meminimalisasi risiko dan kesalahan dalam menjalankan usahanya. Penerapan *Good Corporate Governance* akan mendukung bagi terlaksananya informasi kinerja keuangan suatu perusahaan yang dibutuhkan oleh *takeholders*.

Tujuan penelitian ini adalah untuk mengetahui pengaruh penerapan tata Kelola perusahaan *Good Corporate Governance* (GCG) pada kinerja keuangan yang diukur oleh rasio keuangan melalui: *Return On Assets* (ROA), *Return On Equity* (ROE), *Capital Adequacy Ratio* (CAR), Beban Operasional dan Pendapatan Operasional (BOPO), *Financing to Deposit Ratio* (FDR) dan *Non Performing Financing* (NPF). Data yang digunakan adalah data sekunder yang diperoleh dari laporan publikasi tahunan PT Bank Muamalat Indonesia dan laporan tahunan GCG periode 2015-2022. Penelitian ini menggunakan pendekatan deskriptif kuantitatif.

Penelitian ini bersifat penelitian asosiatif untuk melihat hubungan satu variabel dengan variabel lainnya. Sampel dalam penelitian ini adalah laporan keuangan triwulan PT Bank Muamalat Indonesia sebanyak 32 sampel. Metode analisis data yang digunakan dalam penelitian ini adalah: Uji Autokorelasi, Uji Heterokedastisitas dan Uji Multikolonieritas. Hasil penelitian ini menunjukkan bahwa penerapan GCG didasarkan pada data yang dikumpulkan masuk dalam kategori “Baik”, artinya penerapan GCG pada PT Bank Muamalat Indonesia telah sesuai dengan 11 indikator yang telah ditetapkan Bank Umum Syariah. Secara parsial menunjukkan bahwa variabel GCG berpengaruh signifikan positif terhadap kinerja keuangan yang diukur melalui rasio ROA, ROE, CAR, BOPO, FDR dan NPF.

Kata Kunci: *Good Corporate Governance*, Kinerja Keuangan, *Return On Assets*, *Return On Equity*, *Capital Adequacy Ratio*, Beban Operasional dan Pendapatan Operasional, *Financing to Deposit Ratio* dan *Non Performing Financing*.

ABSTRACT

This thesis entitled "Analysis of the Effect of Implementing Good Corporate Governance on the Financial Performance of PT Bank Muamalat Indonesia for the Period 2015 - 2022" was written by Ika Naning Suri Khotimah, NIM. 12401183194, advised by Dr. Muniri, M.Ag.

Good Corporate Governance is basically a system and a set of rules that regulate the relationship between various stakeholders which aims to improve efficiency, productivity, and minimize risks and errors in carrying out their effort. The implementation of Good Corporate Governance will support the implementation of information on a company's financial performance needed by stakeholders.

The purpose of this research was to find out the effect of applying good corporate governance (GCG) on financial performance as measured by financial ratios through: Return On Assets (ROA), Return On Equity (ROE), Capital Adequacy Ratio (CAR), Beban Operasional pada Pendapatan Operasional (BOPO), Financing to Deposit Ratio (FDR), and Non Performing Financing (NPF). The data used are secondary data obtained from PT Bank Muamalat Indonesia annual publication report and annual GCG report from 2015 - 2022. This study uses a quantitative descriptive approach.

This research is associative research to see the relationship of one variable with other variables. The sample in this research is Bank Syariah Mandiri quarterly financial statements of 32 samples. Data analysis methods used in this research were: Multicollinearity Test, Autocorrelation Test, Heteroscedasticity Test, and Normality Test. The results of this research showed that the application of GCG based on the data collected was included in the "Good" category. It means that the implementation of GCG in PT Bank Muamalat Indonesia is in accordance with 11 indicators set by BI through regulations No.11 /33/PBI/2009 concerning the implementation of GCG for Islamic Commercial Banks. Partially showing that GCG variables have a significant positive effect on financial performance as measured by the ratio of ROA, ROE, CAR, BOPO, FDR and NPF.

Key Word: Good Corporate Governance, Financial Performa, Return On Asset Return On Equity, Capital Adequacy Ratio, Operating Expenses On Operating Income, Financing to Deposito Ratio and Non Performing Financing.