

ABSTRAK

Skripsi yang berjudul “Pengaruh *Good Corporate Governance* Terhadap Kinerja Keuangan Bank Umum Syariah” ini ditulis oleh Wiwid Eka Widyastutik, NIM 1741143379, pembimbing Nurul Fitri Ismayanti, M.E.I.

Adanya perilaku manajemen yang mementingkan kepentingannya sendiri menyebabkan kerugian pada perusahaan, oleh karena itu perlunya penerapan *Good Corporate Governance* (GCG) untuk menghindari masalah tersebut. Konsep GCG ini digunakan untuk *memonitoring* kinerja manajemen serta menjamin akuntabilitas manajemen terhadap *stakeholders*. Penelitian ini dilakukan untuk membuktikan adanya pengaruh dari indikator-indikator GCG terhadap kinerja keuangan bank syariah. Indikator yang digunakan dalam pengujian ini adalah ukuran dewan komisaris, ukuran dewan direksi, ukuran komite audit, dan ukuran dewan pengawas syariah dimana indikator ini merupakan organ penting dalam pengelolaan suatu bank syariah. Ukuran dari para manajemen tersebut sangat mempengaruhi keefektifan kinerjanya.

Tujuan dari penelitian ini secara parsial ialah menguji pengaruh signifikan antara ukuran dewan komisaris terhadap ROA Bank Umum Syariah di Indonesia, menguji pengaruh signifikan antara ukuran dewan direksi terhadap ROA BUS di Indonesia, menguji pengaruh signifikan antara ukuran komite audit terhadap ROA Bank Umum Syariah di Indonesia, menguji pengaruh signifikan antara ukuran dewan pengawas syariah terhadap ROA BUS di Indonesia, dan menguji pengaruh signifikan antara ukuran dewan komisaris, ukuran dewan direksi, ukuran komite audit, dan ukuran dewan pengawas syariah terhadap ROA BUS di Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dan jenis penelitian asosiatif. Populasi dalam penelitian ini ialah Bank Umum Syariah (BUS). Pengambilan sampel dengan teknik *nonprobability sampling*. Sementara metodenya menggunakan *purposive sampling*. Data yang digunakan adalah data sekunder yang diperoleh dari laporan tahunan BUS tahun 2011-2016. Penelitian ini menggunakan metode analisis uji regresi linier berganda.

Hasil penelitian menunjukkan bahwa secara parsial ukuran dewan komisaris berpengaruh negatif dan signifikan terhadap kinerja keuangan BUS, ukuran dewan direksi berpengaruh positif dan signifikan terhadap kinerja keuangan BUS, ukuran komite audit berpengaruh negatif dan signifikan terhadap kinerja keuangan BUS, sedangkan ukuran dewan pengawas syariah tidak berpengaruh terhadap kinerja keuangan BUS. Namun secara serentak (simultan) ukuran dewan komisaris, ukuran dewan direksi, ukuran komite audit, dan ukuran dewan pengawas syariah berpengaruh signifikan terhadap kinerja keuangan BUS.

Kata kunci: *Good Corporate Governance*, dewan komisaris, dewan direksi, komite audit, dewan pengawas syariah, dan kinerja keuangan

ABSTRACT

The research with the title “*The Effect of Good Corporate Governance to Financial Performance of Sharia Public Banks*” was written by Wiwid Eka Widyastutik, Registered Number 1741143379, Nurul Fitri Ismayanti, M.E.I Advisor.

The existence of a management behavior that concerns its own interests causes losses to the company, therefore it is necessary to apply Good Corporate Governance to avoid the problem. The concept of GCG is used to monitor the performance of management and ensure accountability of management to stakeholders. This research is conducted to prove the effect of GCG indicators on the financial performance of sharia public banks. Indicators used in this research are the size of the board of commissioners, the size of the board of directors, the size of the audit committee, and the size of the syariah supervisory board in which this indicator is an important organ in the management of an sharia bank. The size of the management greatly affects the effectiveness of its performance.

The purpose is Test the effect of size of the board of commissioners on the return on assets of sharia public banks of Indonesia, Test the effect of size of the board of directors on the return on assets of sharia public banks of Indonesia, Test the effect of size of the audit committee on the return on assets of sharia public banks of Indonesia, Test the effect of size of the sharia supervisory board on the return on assets of sharia public banks of Indonesia, and Test the effect of size of the board of commissioners, size of the board of directors size of the audit committee, and size of the sharia supervisory board on the return on assets of sharia public banks of Indonesia.

The researcher used quantitative approach with associative type of research. The population in this research are sharia public banks. Sample taken with nonprobability sampling technique. While using purposive sampling method. The data used by the researcher is secondary data obtained from annual report sharia public banks years 2011-2016. In this research, the researcher used multiple linear regression test.

The results showed that the partial effect of the size of the board of commissioners had a negative and significant effect on the financial performance of sharia public banks, the size of the board of directors had a positive and significant effect on the financial performance of sharia public banks, the size of the audit committee had a negative and significant effect on the financial performance of sharia public banks, the size of the sharia supervisory board has no effect on the financial performance of sharia public banks, and the simultaneous effect of the Size of the Board of Commissioners, Size of the Board of Directors, Size of Audit Committee and Size of the Sharia Supervisory Board had a positive and significant effect on the financial performance of sharia public banks.

Keywords: Good Corporate Governance, the Board of Commissioners, the Board of Directors, Audit Committee, of the Sharia Supervisory Board and Financial Performance