

Nindi Apriani (1404926). “Penerapan *Good Governance Business Sharia* (GGBS) dan Implikasinya Terhadap Kinerja Keuangan *Sharia Conformity and Profitability* (SCnP) pada Bank Umum Syariah di Indonesia”. Pembimbing I: Dr. Kusnendi, M.S., Pembimbing II: Firmansyah,S.Pd., M.E.Sy.

ABSTRAK

Kinerja keuangan merupakan analisis yang dilakukan untuk melihat sejauh mana perusahaan melaksanakan aturan-aturan pelaksanaan keuangan dengan baik dan benar. Pengukuran kinerja keuangan bank syariah kebanyakan masih menggunakan indikator pengukuran konvensional yaitu profitabilitas. Hal ini dipandang kurang relevan, karena pengukuran kinerja bank syariah seharusnya diukur juga berdasarkan kesesuaian syariah. *Sharia Conformity and Profitability* merupakan alat yang mengukur kesyariahan suatu bank, namun tetap tidak mengabaikan sisi konvensional karena tujuan bank syariah adalah mencari keuntungan. Dalam pelaksanaan *Sharia Conformity and Profitability* Bank Umum Syariah di Indonesia mayoritas memiliki kondisi profitabilitas cukup rendah dan nilai kesesuaian syariah yang masih rendah pula yang artinya nilai rata-rata kinerja dilihat dari sisi keduanya dibawah rata-rata. Sehingga perlu diidentifikasi upaya peningkatan *Sharia Conformity and Profitability* tersebut. Penelitian ini bertujuan untuk menganalisis pengaruh *Good Governance Business Sharia* terhadap *Sharia Conformity and Profitability* Bank Umum Syariah di Indonesia. Populasi yang digunakan dalam penelitian ini adalah seluruh Bank Umum Syariah di Indonesia. Sampel yang digunakan sebelas Bank Umum Syariah di Indonesia tahun 2012-2016. Metode dalam penelitian ini menggunakan metode penelitian eksplanatori. Adapun tehnik analisis data yang digunakan adalah regresi data panel. Hasil penelitian menunjukkan bahwa tingkat penerapan *Good Governance Business Sharia* sudah cukup baik dan cenderung meningkat. Adapun tingkat *Sharia Conformity and Profitability* Bank Umum Syariah di Indonesia memiliki tingkat kinerja yang tinggi yang artinya rata-rata kinerja diatas rata-rata. Penerapan *Good Governance Business Sharia* berpengaruh positif terhadap *Sharia Conformity* namun berpengaruh negatif terhadap *Profitability*.

Kata Kunci: Kinerja keuangan, *Sharia Conformity and Profitability*, *Good Governance Business Sharia*

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Nindi Apriani (1404926). "Implementation of Good Governance Business Sharia (GGBS) and its Implications for Sharia Conformity and Profitability (SCnP) Financial Performance in Sharia Commercial Banks in Indonesia ". Supervisor I: Dr. Kusnendi, M.S., Supervisor II: Firmansyah, S. Pd., M.E.Sy.

ABSTRACT

Financial performance is an analysis carried out to see the extent to which a company carries out the rules of implementing finances properly and correctly. The measurement of the financial performance of Islamic banks mostly still uses conventional measurement indicators namely profitability. This is considered less relevant, because the measurement of the performance of Islamic banks should be measured based on the suitability of sharia. Sharia Conformity and Profitability is a tool that measures the integrity of a bank, but still does not ignore the conventional side because the purpose of Islamic banks is to seek profit. In the implementation of Sharia Conformity and Profitability of Sharia Commercial Banks in Indonesia, the majority has a low profitability condition and the value of sharia conformity is still low which means that the average performance is seen from both sides below the average. So it is necessary to identify efforts to increase the Sharia Conformity and Profitability. This study aims to analyze the influence of Good Governance Business Sharia on Sharia Conformity and Profitability of Islamic Commercial Banks in Indonesia. The population in this study used all Islamic Commercial Banks in Indonesia. The sample used was eleven Sharia Commercial Banks in Indonesia in 2012-2016. The method in this study uses explanatory research methods. The data analysis technique used is panel data regression. The results showed that the level of implementation of Good Governance Business Sharia was good enough and tended to increase. The Sharia Conformity and Profitability level of Islamic Commercial Banks in Indonesia has a high level of performance which means that the average performance is above on average. The implementation of Good Governance Business Sharia has a positive effect on Sharia Conformity but has a negative effect on Profitability.

Keywords: *Financial performance, Sharia Conformity and Profitability, Good Governance Business Sharia*

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