

LEMBAR PERSETUJUAN PEMBIMBING

SKRIPSI

ANALISIS PENGARUH *SHARIA CONFORMITY* DAN *GOOD GOVERNANCE BUSINESS SHARIA* TERHADAP KINERJA BANK UMUM SYARIAH

OLEH

ISMAIL SULEMAN

921416056

TELAH DIPERIKSA DAN DISETUJUI UNTUK DIUJI

Pembimbing I

Pembimbing II


Imran R. Hambali, S.Pd, SE, MSA

NIP. 19700823 199903 1 005


Ronald S. Badu, SE, M.Si

NIP. 19831023 200812 1 002

Mengetahui

Ketua Jurusan Akuntansi


Dr. Niswatin, S.Pd, SE, MSA

NIP. 1977121200212 2 001

LEMBAR PENGESAHAN

Skripsi Yang Berjudul :

**ANALISIS PENGARUH *SHARIA CONFORMITY* DAN *GOOD GOVERNANCE*
BUSINESS SHARIA TERHADAP KINERJA BANK UMUM SYARIAH**

Oleh

ISMAIL SULEMAN

921416056

Telah Dipertahankan di depan Dewan Penguji :

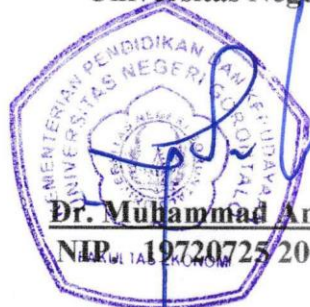
Hari/tanggal : Rabu 15 Juli 2020

Waktu : 09.00

PENGUJI :

1. Dr. Niswatin, S.Pd,SE,MSA 1.....
19771212200212 2 001
2. Muliyani Mahmud, S.Pd, MSA 2.....
19850614201504 2 001
3. Imran Rosman Hambali, S.Pd., SE., MSA 3.....
19700823199903 1 005
4. Ronald S. Badu, SE., M.Si 4.....
19831023200812 1 002

**Mengetahui
Dekan Fakultas Ekonomi
Universitas Negeri Gorontalo**



Dr. Muhammad Amir Arham, ME
NIP. 19720725 200604 1 002

ABSTRAK

Ismail Suleman. 921416056. 2020. *Analisis Pengaruh Sharia Conformity dan Good Governance Business Sharia Terhadap Kinerja Bank Umum Syariah.* Skripsi Program Studi S1 Akuntansi, Jurusan Akuntansi, Fakultas Ekonomi dan Bisnis. Universitas Negeri Gorontalo, dibawah bimbingan Bapak Imran Rosman Hambali, S.Pd., SE., MSA dan Bapak Ronald S. Badu, SE, M.Si.

Penelitian ini bertujuan untuk menguji pengaruh Investasi Syariah, Pendapatan Syariah, Bagi hasil, pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah, dan pelaksanaan tugas dan tanggung jawab Direksi/Direktur terhadap kinerja Bank Umum Syariah. Data dalam penelitian ini didapatkan dengan mengunduh laporan keuangan tahunan masing-masing bank syariah, sehingga data dalam penelitian ini menggunakan data sekunder. Pengambilan sampel menggunakan metode *purposive sampling*. Sehingga sampel yang terpilih sebanyak 6 bank.

Hasil penelitian ini menunjukkan bahwa secara parsial variabel *Sharia Conformity* yang diukur dengan indikator Investasi Syariah dan Pendapatan Syariah tidak berpengaruh terhadap kinerja Bank Umum Syariah. Indikator Bagi hasil berpengaruh terhadap kinerja Bank Umum Syariah. Sedangkan variabel *Good Governance Business Sharia* yang diukur dengan indikator pelaksanaan tugas dan tanggung jawab DPS dan indikator pelaksanaan tugas dan tanggung jawab Direksi berpengaruh terhadap kinerja Bank Umum Syariah. Variabel *Sharia Conformity* dan *Good Governance Business Sharia* mampu menjelaskan variabel kinerja Bank Umum Syariah sebesar 29%.

Kata kunci: ***Sharia Conformity, Good Governance Business Sharia, dan Kinerja Bank Umum Syariah***

ABSTRACT

Ismail Suleman. 921416056. 2020. *Analysis of the Influence of Sharia Conformity and Good Governance Business Sharia on the Performance of Sharia Commercial Banks.* Skripsi, Bachelor's Degree Program in Accounting, Department of Accounting, Faculty of Economics, State University of Gorontalo. The Principal Supervisor is Imran Rosman Hambali, S.Pd., SE., MSA, and the Co-supervisor is Ronald S. Badu, S.E., M.Si.

This research aims to examine the influence of Sharia Investment, Sharia Income, Profit Sharing, implementation of duties and responsibilities of the Sharia Supervisory Board (SSB), and implementation of duties and responsibilities of the Director towards the performance of Sharia Commercial Banks. The data in this research are obtained by downloading the annual financial report of each sharia bank, so the research data is secondary. Also, this research applies purposive sampling technique, so there are 6 banks chosen.

The findings indicate that partially, the variable of Sharia Conformity as measured by the indicators of Sharia investment and Sharia income has no influence on the performance of Sharia Commercial Banks where indicator of profit sharing influences the performance of Sharia Commercial Banks. Meanwhile, the variable of Good Governance Business Sharia as measured by indicators of the implementation of duties and responsibilities of SSB and indicators of implementation of duties and responsibilities of the Directors have an influence on the performance of Sharia Commercial Banks. The variables of Sharia Conformity and good Governance Business Sharia are able to explain the performance of variable of Sharia Commercial Banks of 29%.

Keywords: Sharia Conformity, Good Governance Business Sharia, and Sharia Commercial Banks Performance

