

PENGARUH *SHARIA COMPLIANCE* DAN *ISLAMIC CORPORATE GOVERNANCE* TERHADAP PROFITABILITAS PADA BANK UMUM SYARIAH PERIODE: 2013-2017

ABSTRAK

Pada dasarnya semua lembaga yang berbasis syariah memiliki landasan hukum yang berlaku dimana landasan hukum itu harus mengacu pada Al-Qur'an dan Hadits. Begitu juga dengan perbankan syariah dalam mendapatkan profit. Dimana perbankan syariah harus mematuhi Prinsip-prinsip Islam yang sejatinya merupakan dasar dari operasional perbankan syariah. Tujuan penelitian ini untuk menganalisis apakah *Sharia Compliance* dan *Islamic Corporate Governance* berpengaruh terhadap profitabilitas pada Bank Umum Syariah di Indonesia periode 2013-2017. Dalam penelitian ini variabel Independen adalah *Sharia Compliance* dan *Islamic Corporate Governance*. *Sharia compliance* terdiri dari 4 indikator, yaitu Profit Sharing Ratio (PSR), *Islamic Investment Ratio* (IIR), *Islamic Income Ratio* (IsIR), dan *Zakat Performance Ratio* (ZPR) sedangkan *Islamic Corporate Governance* dengan indikator *Self Assessment*. Variabel Dependen pada penelitian ini adalah Profitabilitas dengan menggunakan indikator *Return On Asset* (ROA). Sampel dipilih menggunakan metode purposive sampling dimana total sampel yang digunakan dalam penelitian ini adalah 7 Bank Umum Syariah dengan 5 tahun periode pengamatan. Data sekunder yang digunakan dalam penelitian ini dilakukan dengan teknik pengumpulan data dokumentasi. Metode analisis yang digunakan yaitu *Parsial Least Square* (PLS). Hasil pengujian menunjukkan bahwa *Sharia Compliance* berpengaruh signifikan dan positif terhadap profitabilitas. Sedangkan *Islamic Corporate Governance* berpengaruh tidak signifikan dan negatif terhadap profitabilitas.

Kata kunci: *sharia compliance*, *Islamic Corporate Governance*, Profitabilitas dan Bank Umum Syariah

***THE INFLUENCE OF SHARIA COMPLIANCE AND ISLAMIC
CORPORATE GOVERNANCE ON PROFITABILITY IN ISLAMIC BANKS
FOR THE PERIOD 2013-2017***

ABSTRACT

Basically, all sharia-based institutions have an applicable legal basis where the legal basis must refer to the Qur'an and Hadith. Likewise with Islamic banking in getting profits. Where Islamic banking must comply with Islamic Principles which are actually the basis of Islamic banking operations. The purpose of this study was to analyze whether Sharia Compliance and Islamic Corporate Governance had an effect on profitability in Islamic Commercial Banks in Indonesia for the period 2013-2017. In this study, the Independent variable are Sharia Compliance and Islamic Corporate Governance. Sharia Compliance consists of 4 indicators, namely Profit Sharing Ratio (PSR), Islamic Investment Ratio (IIR), Islamic Income Ratio (IsIR), and Zakat Performance Ratio (ZPR) while Islamic Corporate Governance with Self Assessment as an indicator. Dependent variable in this study is Profitability using the indicator of Return on Assets (ROA). The sample was chosen using a purposive sampling method where the total sample used in this study was 7 Islamic Commercial Banks with 5 years of observation period. Secondary data used in this study was carried out with documentation data collection techniques. The analytical method used is Partial Least Square (PLS). The test results show that Sharia Compliance has a significant and positive effect on profitability. While Islamic Corporate Governance has no significant and negative effect on profitability.

Keywords: sharia compliance, Islamic corporate governance, profitability and Islamic Banks.