

ABSTRAK

Studi ini meneliti pengaruh *Good Corporate Governance* (GCG) meliputi kepemilikan institusional dan ukuran dewan komisaris independen terhadap kinerja keuangan bank umum syariah dengan menggunakan indikator kesehatan bank meliputi *Capital Adequacy Ratio* (CAR) dan *Loan to Deposit Ratio* (LDR) sebagai variabel mediasi. Tujuan dari penelitian ini adalah untuk menemukan bukti empiris tentang pengaruh GCG terhadap Kinerja keuangan bank umum syariah melalui efek tidak langsung CAR dan LDR.

Populasi dalam penelitian ini adalah bank umum syariah di Indonesia selama periode 2009 sampai 2012. Sedangkan sampel yang akan diuji adalah 36 sampel yang diperoleh dengan menggunakan *purposive sampling*. Data diambil dari laporan keuangan setiap bank umum syariah yang diteliti. Teknik analisis yang digunakan dalam penelitian ini adalah analisis jalur (*path analysis*).

Hasil penelitian menunjukkan bahwa kepemilikan institusional berpengaruh signifikan positif terhadap kinerja keuangan bank umum syariah melalui efek tidak langsung CAR, ukuran dewan komisaris independen berpengaruh signifikan positif terhadap kinerja keuangan bank umum syariah melalui efek tidak langsung LDR, kepemilikan institusional berpengaruh signifikan negatif terhadap kinerja keuangan bank umum syariah melalui efek tidak langsung LDR dan ukuran dewan komisaris independen tidak berpengaruh signifikan terhadap kinerja keuangan bank umum syariah di Indonesia melalui efek tidak langsung CAR.

Kata kunci: *Good Corporate Governance* (GCG), *Capital Adequacy Ratio* (CAR), *Loan to Deposit Ratio* (LDR), kinerja keuangan (CFROA)

Abstract

This research investigate the effect of Good Corporate Governance (GCG) include institutional ownership and size of board independent on the financial performance of Islamic bank using bank's health indicators include Capital Adequacy Ratio (CAR) and Loan to Deposit Ratio (LDR) as the mediating variable. The purpose of this research is to find empirical evidence about the effect of corporate governance on financial performance of Islamic banks through indirecf effect of CAR and LDR.

The population in this research is all of Islamic banks in Indonesia during the periode 2009-2012. While the sample to be tested is 36 samples obtained using purposive sampling. Data is taken from the financial statements of each Islamic bank. The analysis technique used in this research is path analysis by SmartPLS.

The results showed that the mediating test relationship of institutional ownership has significant positive effect on the financial performance of Islamic banks through indirect effects of CAR , independent board size has significant positive effect on financial performance through the indirect effects of LDR, institutional ownership has significant negative effect on the financial performance of Islamic banks through indirect effects of LDR and size of independent board has not significant effect on financial performance of Islamic banks in Indonesia through indirect effects of CAR.

Keywords : Good Corporate Governance (GCG) , Capital Adequacy Ratio (CAR) , Loan to Deposit Ratio (LDR) , financial performance (CFROA)