

ABSTRAK

Pengaruh Tata Kelola Bank Islam terhadap Struktur Pembiayaan dan Kinerja serta Kesehatan Bank Islam di Indonesia

Merujuk pada kesimpulan dan ringkasan Disertasi, dapat disusun abstrak sebagai berikut:

Studi ini bertujuan untuk mengetahui Pengaruh Tata Kelola Bank Islam terhadap Struktur Pembiayaan dan Kinerja serta Kesehatan Bank Islam di Indonesia yang dianalisis secara kuantitatif syar'ii dengan metode *Smart Partial Least Square (SmartPLS)*, kualitatif syar'ii dan kasyf/intuitif.

Tata Kelola Bank Islam berpengaruh negatif dan signifikan terhadap Struktur Pembiayaan serta berpengaruh negatif tidak signifikan terhadap Kesehatan Bank Islam di Indonesia. Tata Kelola Bank Islam berpengaruh positif signifikan terhadap Kinerja Bank Islam di Indonesia. Struktur Pembiayaan Bank Islam berpengaruh negatif signifikan terhadap Kinerja serta berpengaruh positif signifikan terhadap Kesehatan Bank Islam di Indonesia. Kinerja berpengaruh negatif signifikan terhadap Kesehatan Bank Islam di Indonesia.

Perkembangan/dinamika Tata Kelola Perbankan Islam di Indonesia dalam periode 2009-2014 berdasarkan indikator Indek Tata Kelola Islami untuk Dewan Direksi ternyata sangat bagus dan Indek Tata Kelola Islami untuk Dewan Pengawas Syariah hanya cukup bagus saja.

Studi Disertasi ini memodifikasi *The Ibnu Khaldun's Multidisciplinary Dynamics Model* menjadi Semi Macro Model untuk Perbankan Islam di Indonesia ternyata dalam praktik telah menghasilkan dinamika/perkembangan Bank Islam dimana telah tumbuh dan berkembang serta keadilan telah diterapkan/ditegakkan di semua lini kebijakan berdasarkan syariah Islam yang dilaksanakan secara hampir kaffah.

Hasil studi dari al Mawardi tentang Kualifikasi pemimpin yang meliputi: keadilan, pengetahuan (*ilm*) dan berwawasan luas serta Kualifikasi pemimpin menurut al Ghazali yaitu: mampu mengadministrasi/mengorganisasi (*kifayah*); kesucian, kesalehan/wara dan taqwa dan berpengetahuan merupakan indikator yang sangat penting dan telah sesuai dengan prinsip Tata Kelola Bank Islam di Indonesia secara syariah.

Garis Hijab Kemakmuran dan Kemiskinan Islam dari Zadjuli (2007) setelah diimplementasikan dalam kegiatan Perbankan Islam ternyata rata-rata penghasilan Karyawan Bank Islam di Indonesia telah termasuk dalam golongan Muzaki.

Hasil studi ini menolak teori Mande *et al.* (2010) dimana pembiayaan yang berasal dari surat berharga untuk pendanaan perusahaan ternyata lebih diutamakan daripada yang berbasis hutang dalam hal kualitas tata kelola yang tinggi sedangkan dalam studi ini pembiayaan bagi hasil justru lebih rendah dibandingkan pembiayaan jual beli akad murabahah. Hasil studi ini juga menolak pendapat Usmani (1998) bahwa model pembiayaan ideal sesuai syariah adalah mudharabah atau musyarakah sedangkan dalam studi ini pembiayaan murabahah lebih dominan akibat dari pola pikir konvensional yang masih kuat dari para nasabah.

Kesimpulan terintegrasi dari studi ini bahwa Tata Kelola Bank Islam mempunyai peran dan pengaruh terhadap Struktur Pembiayaan dan Kinerja serta Kesehatan Bank Islam di Indonesia, tetapi implementasi syar'inya belum kaffah.

Kata Kunci : Tata Kelola Bank Islam, Struktur Pembiayaan, Kinerja, Kesehatan Bank Islam dan Syariah Islam

ABSTRACT

Effects of Islamic Banks' Governance on the Financing Structure, Performance and Health of Islamic Banks in Indonesia

According to the conclusion and summary of the present Dissertation, the highlight studies can be shown as follows:

The purpose of the present study was to determine the Effects of Islamic Banks' Governance on the Financing Structure, Performance and Health of Islamic Banks in Indonesia by using the Sharia quantitative analysis with Smart Partial Least Square (SmartPLS), Sharia qualitative and intuitive (*kasyf*) analysis.

Islamic Banks' Governance had a negative and significant effect on the Financing Structure and a negative insignificant effect on the Health of Islamic Banks in Indonesia. Islamic Banks' Governance had a positive significant effect on the Performance of Islamic Banks in Indonesia. Islamic banks' Financing Structure had a negative significant effect on the Performance and a positive significant effect on the Health of Islamic Banks in Indonesia. Performance had a negative significant effect on the Health of Islamic Banks in Indonesia.

The Development/The Dynamic of Islamic Banks' Governance in Indonesia in the 2009–2014 period, based on the indicators of Islamic Governance Index for Board of Directors, were excellent and the Islamic Governance Index for Sharia Supervisory Board was good.

The present study modified the Ibn Khaldun's Multidisciplinary Dynamics Model into a Semi-Macro Model for Indonesian Islamic Banking in practice, where the result studies Islamic Banks have been growing with fairness being applied/enforced on all policies as well as Islamic law being implemented in close of *kaffah* (thorough) manner.

Based on the results of al-Mawardi's study, the qualifications of a leader included fairness, knowledge (*,ilm*) and being insightful. According to al-Ghazali, the qualifications of a leader included being capable of administration/organization (*kifayah*), chastity, piety (*wara* and *taqwa*) and being knowledgeable, which are highly important indicators and have been in accordance with the sharia principles of Islamic Banks' Governance in Indonesia.

Application of Zadjuli's border/hijab line of Islamic Prosperity and Poverty (2007) to Islamic banking activities has led the average earnings of the Employees of Islamic Banks in Indonesia being included in the Muzakki (*zakat* payer) group.

Results of the present study rejected the Mande's theory *et al.* (2010), where commercial paper-based financing to finance the company turned out to be more prioritized than those debt-based in terms of the high quality of governance. On the contrary, the present study showed that profit-sharing-based financing was even lower than the purchase-and-sales-based financing by means of the *murabaha*. In addition, results of the present study rejected the notion of Usmani (1998) that stated that the ideal model of financing according to the Sharia was *Mudharaba* or *Musharaka*, whereas the present study showed that financing with *Murabahah* was more dominant as a result of the deep-rooted conventional mindset of the customers.

The final conclusion of the present study was that Islamic Banks' Governance had a role and effect on the Financing Structure, Performance and Health of Islamic Banks in Indonesia, but Sharia has not been implemented in a *kaffah* (thorough) manner.

Keywords : Islamic Banks' Governance, Financing Structure, Performance, Health of Islamic Banks, Islamic Law