PENGARUH GOOD CORPORATE GOVERNANCE (GCG) DAN NON PERFORMING FINANCING (NPF) TERHADAP KINERJA KEUANGAN PADA PERBANKAN SYARIAH TAHUN 2019-2021

Ditulis Oleh :

Anggita Sendya Safitri

Pembimbing :

Dwi Puryati, S.E., M.SI., AK., CA.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui kondisi Good Corporate Governance (GCG) dan Non Performing Financing (NPF) pada perbankan syariah tahun 2019-2021 dan menguji pengaruh Good Corporate Governance (GCG) dan Non Performing Financing (NPF) terhadap Kinerja Keuangan yang diukur dengan Return On Asset (ROA) pada perbankan syariah tahun 2019-2021.

Penelitian ini menggunakan metode analisis kuantitatif dengan pendekatan deskriptif dan verifikatif. Populasi penelitian ini adalah 14 Bank Umum Syariah yang terdaftar di OJK tahun 2019-2021. Pengambilan sampel menggunakan purposive sampling dengan jumlah sampel 10 berdasarkan kriteria. Metode analisis data menggunakan uji regresi data panel, uji hipotesis (uji T).

Hasil penelitian ini menunjukkan bahwa Good Corporate Governance (GCG) berpengaruh positif signifikan terhadap kinerja keuangan yang diukur dengan Return On Asset (ROA) pada perbankan syariah tahun 2019-2021. Sedangkan Non Performing Financing (NPF) berpengaruh negatif signifikan terhadap kinerja keuangan yang diukur dengan Return On Asset (ROA) pada perbankan syariah tahun 2019-2021.

Kata Kunci : Good Corporate Governance, Non Performing Financing, Kinerja Keuangan

THE INFLUENCE OF GOOD CORPORATE GOVERNANCE (GCG) AND NON-PERFORMING FINANCING (NPF) ON FINANCIAL PERFORMANCE IN ISLAMIC BANKING IN 2019-2021

Written By :

Anggita Sendya Safitri

Preceptor:

Dwi Puryati, S.E., M.SI., AK, CA.

ABSTRACT

This study aims to determine the condition of Good Corporate Governance (GCG) and Non Performing Financing (NPF) in Islamic banking in 2019-2021 and examine the effect of Good Corporate Governance (GCG) and Non Performing Financing (NPF) on Financial Performance as measured by Return On Asset (ROA) in Islamic banking in 2019-2021.

This research uses quantitative analysis methods with descriptive and verification approaches. The population of this study were 14 Islamic Commercial Banks registered with OJK in 2019-2021. Sampling using purposive sampling with a total sample of 10 based on criteria. The data analysis method uses panel data regression test, hypothesis testing (T test).

The results of this study indicate that Good Corporate Governance (GCG) has a significant positive effect on financial performance as measured by Return On Asset (ROA) in Islamic banking in 2019-2021. Meanwhile, Non Performing Financing (NPF) has a significant negative effect on financial performance as measured by Return On Asset (ROA) in Islamic banking in 2019-2021.

Keywords: *Good Corporate Governance, Non Performing Financing, Financial Performance*