

Peran governansi syariah dalam menurunkan risiko kredit: Studi Bank Syariah di Indonesia = The Role of shariah governance in reducing credit risk: Case of Shariah Bank in Indonesia

Muhammad Ramaditya Putrandiva, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920565823&lokasi=lokal>

Abstrak

Penelitian ini membahas tentang hubungan governansi syariah dan tingkat risiko kredit di bank syariah. Unsur governansi yang digunakan adalah jumlah anggota dewan direksi dan dewan komisaris, proporsi komisaris independen, tingkat kepemilikan manajer, tingkat kepemilikan saham institusi, jumlah komite audit, jumlah dewan pengawas syariah, dan kompetensi dari anggota dewan pengawas syariah serta jumlah rapat dewan pengawas syariah. Penelitian ini menggunakan analisis panel data dengan fixed effect. Hasil penelitian menunjukkan bahwa semakin meningkat jumlah dewan direksi, tingkat kepemilikan institusi, kompetensi dewan pengawas syariah, dan jumlah rapat dewan pengawas syariah, maka risiko kredit akan menurun. Untuk jumlah dewan komisaris, semakin rendah jumlah dewan komisaris, maka risiko kredit akan menurun. Untuk proporsi komisaris independen, tingkat kepemilikan saham manajer, jumlah komite audit, dan jumlah dewan pengawas syariah, tidak memberikan pengaruh apapun terhadap risiko kredit.

.....This study discusses the relationship between sharia governance and the level of credit risk in Islamic banks. The governance elements used are the number of members of the board of directors and board of commissioners, the proportion of independent commissioners, the level of managerial ownership, the level of institutional ownership, the number of audit committees, the number of sharia supervisory boards, and the competence of sharia supervisory board members and the number of sharia supervisory board meetings. This study uses panel data analysis with fixed effects. The results of the study indicate that the increasing number of boards of directors, the level of institutional ownership, the competence of the sharia supervisory board, and the number of sharia supervisory board meetings, the credit risk will decrease. For the number of boards of commissioners, the lower the number of boards of commissioners, the credit risk will decrease. For the proportion of independent commissioners, the level of manager share ownership, the number of audit committees, and the number of sharia supervisory boards, do not have any effect on credit risk.