

Pengaruh pengawasan praktik syariah dan tata kelola terhadap performa bank Syariah Indonesia serta pengaruh tata kelola terhadap performa bank konvensional Indonesia periode 2008 - 2014 = The impact of shariah supervision and governance on Indonesian shariah bank performance along with the impact of governance on Indonesian conventional bank performance within period 2008 - 2014

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Abstrak

[ABSTRAK

Penelitian ini menginvestigasi pengaruh pengawasan praktik syariah dan tata kelola bank, yaitu struktur dewan dan kekuasaan CEO, terhadap performa bank syariah, serta pengaruh tata kelola terhadap performa bank konvensional dengan proksi return operating income on average assets, return on average assets, return operating income on average equity dan return on average equity. Observasi dilakukan terhadap 104 bank di Indonesia selama kurun waktu 2008-2014. Data yang digunakan merupakan data panel yang bersumber dari data perbankan Indonesia. Dengan menggunakan metode estimasi Fixed Effect Generalized Least Square, didapatkan hasil bahwa pengawasan praktik syariah (jumlah dewan pengawas syariah) dengan performa bank syariah pada saat periode pasca krisis (2010-2014) dan pada analisis lanjutan bank syariah ukuran kecil. Untuk variabel struktur dewan (jumlah dewan direksi, jumlah dewan komisaris dan proporsi komisaris independen) menghasilkan hubungan negatif pada performa bank syariah dan hubungan positif pada performa bank konvensional dan industri bank secara keseluruhan. Terakhir, untuk variabel kekuasaan CEO (CEO yang berasal dari internal bank) memiliki pengaruh positif terhadap performa bank syariah, bank konvensional dan industri bank secara keseluruhan. Temuan ini menambah urgensi pemerintah maupun manajemen bank untuk terus meningkatkan peran mekanisme tata kelola internal bank terhadap performa bank.

ABSTRACT

This research investigates the impact of shariah supervision and bank governance which is board structure and CEO power on shariah bank performance, along with the impact of bank governance on conventional bank performance by return operating income on average assets, return on average assets, return operating income on average equity dan return on average equity. Observation takes place in Indonesia with 104 banks included within periode 2008 ? 2014. Data which used in this research is panel data. Observasi dilakukan terhadap 104 bank di Indonesia selama kurun waktu 2008-2014. By using panel data of Indonesian banking data and by using Fixed Effect Generalized Least Square method of estimation, this research finds that shariah supervision (number of shariah supervision board) has a positive effect on shariah bank performance within post crisis periode (2010 ? 2014) and extended analysis of small shariah bank. For board structure (number of board director, number of board commisioner, and proportion of independent commisioner) has a negative effect on shariah bank performance whereas in conventional bank and whole banking industry performance, the effect is positive. Last, for CEO power variable (CEO who recruited internally) has a positive effect on shariah bank, conventional bank, and whole banking industry performance. These outcomes increase the urgency of goverement and banking management on bank performance.

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