

## ABSTRAK

**DEPIANA, NPM : 71170313066. Judul : Pengaruh Zakat, Islamic Corporate Governance Terhadap Kinerja Keuangan Bank Umum Syariah Di Indonesia Berdasarkan Islamiccity Performance Index, Dibimbing oleh : Sri Rahayu S.E.,M.Si sebagai Pembimbing I, dan Lusi Elviani Rangkuti S.E.,M.Si sebagai Pembimbing II. Skripsi : 2021**

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh Zakat dan penerapan *Islamic Corporate Governance* terhadap kinerja keuangan bank syariah di Indonesia. Variabel dependen yang digunakan dalam penelitian ini adalah kinerja keuangan bank syariah berdasarkan *islamicity performance index* dengan menggunakan indikator *Equitable Distribution Ratio* (EDR) dan *Profit Sharing Ratio* (PSR). Variabel independen yang digunakan dalam penelitian ini adalah Zakat dan *Islamic Corporate Governance* yang diukur dengan keberadaan DPS yang dinamakan IG-Skor dan indikator kepatuhan syariah. Sampel penelitian adalah Bank Umum Syariah (BUS) yang terdaftar di Bank Indonesia tahun 2016-2019. Sampel dipilih menggunakan metode *purposive sampling* dan diperoleh 8 unit bank yang menjadi sampel. Penelitian ini menggunakan *Partial Least Square* untuk menganalisa data. Hasil penelitian menunjukkan bahwa zakat tidak berpengaruh signifikan terhadap kinerja keuangan berdasarkan *islamicity performance index*. Sedangkan *Islamic Corporate Governance* berpengaruh signifikan terhadap kinerja keuangan *islamicity performance index*.

Kata kunci : Zakat, Islamic Corporate Governance, Dewan Pengawas Syariah (DPS), Syariah Compliance (SC) Kinerja Keuangan Bank Umum Syariah, *Islamic City Performance Index*, *Equitable Distribution Ratio* (EDR), *Profit Sharing Ratio* (PSR).

## **ABSTRACT**

**DEPIANA, NPM : 71170313066. Title : *The Effect of Zakat, Islamic Corporate Governance on the Financial Performance of Islamic Commercial Banks in Indonesia Based on the Islamicity Performance Index, Guided by : Sri Rahayu S.E.,M.Si as advisor I, and Lusi Elviani Rangkuti S.E.,M.Si as Advisor II. Thesis : 2021***

*The purpose of this study is for the purpose of this study is to determine the effect of Zakat and the application of Islamic Corporate Governance on the financial performance of Islamic banks in Indonesia. The dependent variable used in this study is the financial performance of Islamic banks based on the Islamicity performance index using indicators of Equitable Distribution Ratio (EDR) and Profit Sharing Ratio (PSR). The independent variables used in this study are Zakat and Islamic Corporate Governance which is measured by the presence of a DPS called IG-Score and sharia compliance indicators. The research sample is a Sharia Commercial Bank (BUS) registered with Bank Indonesia in 2016-2019. The sample was selected using purposive sampling method and obtained 8 bank units as the sample. This study uses Partial Least Square to analyze data. The results showed that zakat has no significant effect on financial performance based on the islamicity performance index. Meanwhile, Islamic Corporate Governance has a significant effect on the financial performance of Islamicity performance index.*

*Keywords : Zakat, Islamic Corporate Governance, Sharia Supervisory Board (DPS), Sharia Compliance (SC) Sharia Commercial Bank Financial Performance, Islamic City Performance Index, Equitable Distribution Ratio (EDR), Profit Sharing Ratio (PSR).*