

ABSTRAK

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**PENGARUH DEWAN KOMISARIS, DEWAN PENGAWAS SYARIAH,
DAN STRUKTUR MODAL TERHADAP KINERJA KEUANGAN PADA
PERBANKAN SYARIAH DI INDONESIA**

Kata kunci: Dewan Komisaris, Dewan Pengawas Syariah, Struktur Modal, Kinerja Keuangan, Perbankan Syariah

Penelitian ini menganalisis pengaruh Dewan Komisaris, Dewan Pengawas Syariah, dan Struktur Modal terhadap Kinerja Keuangan pada Perbankan Syariah di Indonesia. Studi kasus dilakukan pada Bank Umum Syariah (BUS) dan Unit Usaha Syariah (UUS) yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2021–2023. Tujuan penelitian adalah untuk menguji pengaruh masing-masing variabel independen secara parsial dan simultan terhadap kinerja keuangan yang diukur dengan Return on Assets (ROA). Populasi penelitian mencakup 38 bank syariah, dengan sampel sebanyak 21 bank (11 BUS dan 10 UUS) yang dipilih menggunakan metode purposive sampling berdasarkan ketersediaan laporan tahunan lengkap. Data dianalisis menggunakan regresi linier berganda dengan uji asumsi klasik dan hipotesis.

Hasil penelitian menunjukkan, (1) Dewan Komisaris berpengaruh signifikan terhadap kinerja keuangan, (2) Dewan Pengawas Syariah tidak berpengaruh terhadap kinerja keuangan, (3) Struktur Modal (diukur dengan Debt to Asset Ratio) berpengaruh signifikan terhadap kinerja keuangan, (4) Dewan

Komisaris, Dewan Pengawas Syariah, dan Struktur Modal secara bersama-sama berpengaruh terhadap kinerja keuangan.

ABSTRACT

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THE INFLUENCE OF THE BOARD OF COMMISSIONERS, SHARIA SUPERVISORY BOARD, AND CAPITAL STRUCTURE ON FINANCIAL PERFORMANCE IN INDONESIAN ISLAMIC BANKING

Keywords: Board of Commissioners, Sharia Supervisory Board, Capital Structure, Financial Performance, Islamic Banking

This study analyzes the influence of the Board of Commissioners, Sharia Supervisory Board, and Capital Structure on Financial Performance in Islamic Banking in Indonesia. A case study was conducted on Islamic Commercial Banks (BUS) and Sharia Business Units (UUS) registered with the Financial Services Authority (OJK) during the 2021–2023 period. The research aims to examine the partial and simultaneous effects of each independent variable on financial performance, measured by Return on Assets (ROA). The research population includes 38 Islamic banks, with a sample of 21 banks (11 BUS and 10 UUS) selected using purposive sampling based on the availability of complete annual reports. Data were analyzed using multiple linear regression with classic assumption tests and hypothesis testing. The results indicate: (1) The Board of Commissioners has a significant effect on financial performance, (2) The Sharia Supervisory Board has no effect on financial performance, (3) Capital Structure (measured by the Debt to Asset Ratio) has a significant effect on financial performance, and (4) The Board of Commissioners, Sharia Supervisory Board, and Capital Structure collectively influence financial performance.