

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh langsung dan tidak langsung *Good Corporate Governance* terhadap tingkat profitabilitas yang diukur oleh *Return On Assets* yang ada di bank syariah. Penelitian ini berjudul : “Pengaruh *Good Corporate Governance* terhadap tingkat profitabilitas : risiko pembiayaan (*Non Performing Financing*) sebagai variabel intervening.

Jenis penelitian yang dilakukan dalam penelitian ini adalah data sekunder berupa data kuantitatif yang diperoleh dari laporan tahunan bank yang dipublikasikan oleh OJK serta masing-masing publikasi bank. Menggunakan 11 sampel dari 11 populasi bank yang terdaftar di BI tahun 2014-2018 menggunakan metode *purpose sampling*. Teknik analisis data yang digunakan yaitu analisis jalur (*Path Analysis*), dan uji asumsi klasik, uji normalitas, heteroskedastisitas, multikolonieritas, autokorelasi, serta uji signifikan (uji t, uji F, uji R).

Dari hasil analisis data yang telah dilakukan peneliti, secara langsung *Good Corporate Governance* tidak berpengaruh terhadap *Return On Assets* dengan memperoleh nilai signifikansi 0,866. Namun risiko pembiayaan yang diukur *Non Performing Financing* mampu berperan sebagai variabel intervening dengan nilai memediasi 0,219596 dari uji sobel sehingga disimpulkan secara tidak langsung *Good Corporate Governance* berpengaruh terhadap profitabilitas melalui *Non Performing Financing* pada bank syariah.

Kata kunci : *Good Corporate Governance, Non Performing Financing, Return On Assets*

ABSTRACT

This study aims to determine the direct and indirect effects of Good Corporate Governance on the level of profitability measured by Return On Assets in islamic banks. This study is entitled The Effect of Good Corporate Governance on the level of profitability of financing risk (Non Performing Financing) as an intervening variable.

The type of research conducted in this study is secondary data in the form of quantitative data obtained from the bank's annual report published by the OJK and each bank's publication using 11 samples from 11 populations registered with BI in 2014-2018 used the purpose sampling method. The data analysis technique used was path analysis, and the assumption of classification, normality, heteroscedasticity, multicollinearity, autocorrelation, and significant test (t test, F test, R test).

From the results of data analysis conducted by researchers, Good Corporate Governance directly does not affect Return On Assets by obtaining a significant value of 0,866. But the financing risk measured by the Non Performing Financing is able to act as an intervening variable with a mediating value of 0,219596 from the sobel test so that it is concluded that Good Corporate Governance indirectly affects profitability through Non Performing Financing.

Keywords : *Good Corporate Governance, Non Performing Financing, Return On Assets.*