

ABSTRAK

Penelitian ini bertujuan untuk menganalisis Peran Good Corporate Governance dalam Penurunan Risiko Pembiayaan di Bank Umum Syariah di Indonesia. Populasi yang digunakan adalah bank umum syariah yang terdaftar di Otoritas Jasa Keuangan (OJK) periode 2014-2018. Teknik pengambilan sampel dalam penelitian ini menggunakan metode purposive sampling. Teknik analisis yang digunakan adalah analisis Regresi Data Panel dengan pengujian awal memilih model regresi terbaik dengan melakukan uji chow dan uji hausman, kemudian dilakukan uji asumsi klasik. Hasil penelitian menghasilkan (1) variabel pembiayaan musyarakah berpengaruh positif dan signifikan terhadap *Risiko Pembiayaan*, (2) variabel pembiayaan mudharabah mempunyai pengaruh negatif dan signifikan terhadap *Risiko Pembiayaan*, (3) variabel pembiayaan murabahah berpengaruh negatif dan signifikan terhadap *Risiko Pembiayaan*, (4) good corporate goverance mampu memoderasi pengaruh positif pembiayaan musyarakah terhadap *Risiko Pembiayaan*, (5) good corporate goverance mampu memoderasi pengaruh negatif pembiayaan mudharabah terhadap *Risiko Pembiayaan*, (6) good corporate goverance mampu memoderasi pengaruh negatif pembiayaan murabahah terhadap *Risiko Pembiayaan*. Penelitian ini juga menemukan bahwa good corporate goverance mampu memoderasi pengaruh working capital management terhadap kinerja keuangan.

Kata kunci: *Good Corporate Governance, Musyarakah, Mudharabah, Murabahah, dan Non Performing Financing.*

ABSTRACT

This study aims to analyze the Role of Good Corporate Governance in Reducing Risk of Financing at Islamic Commercial Banks in Indonesia. The population used is Islamic commercial banks registered in the Financial Services Authority (OJK) for the 2014-2018 period. The sampling technique in this study used a purposive sampling method. The analysis technique used is the Panel Data Regression analysis with initial testing selecting the best regression model by conducting a chow test and the Hausman test, then a classical assumption test is performed. The research results in (1) musyarakah financing variables having a positive and significant effect on Financing Risk, (2) Mudharabah financing variable has a negative and significant effect on Financing Risk, (3) Murabaha financing variable has a negative and significant effect on Financing Risk, (4) good corporate governance is able to moderate the positive influence of musyarakah financing on Financing Risk, (5) good corporate governance can moderate the negative influence of mudharabah financing on Financing Risk, (6) good corporate governance is able to moderate the negative effect of murabaha financing on Financing Risk. This research also found that good corporate governance can moderate the effect of working capital management on financial performance bro.

Keywords: Good Corporate Governance, Musyarakah, Mudharabah, Murabaha, and Non-Performing Financing.