

RINGKASAN

Penelitian ini bertujuan untuk mengetahui Pengaruh *Sharia Compliance* dan *Islamic Corporate Social Responsibility* Terhadap Kinerja Keuangan dan Kinerja Sosial Bank Umum Syariah di Indonesia.

Populasi dalam penelitian ini adalah seluruh Bank Umum Syariah di Indonesia yang terdaftar di Otoritas Jasa Keuangan (OJK) tahun 2013 sampai dengan tahun 2017 yang secara keseluruhan berjumlah 13 bank. Bank yang dijadikan sampel dalam penelitian ini diambil dengan menggunakan metode *purposive sampling*. Berdasarkan metode tersebut, didapatkan jumlah bank yang memenuhi kriteria pemilihan sebanyak 7 bank. Data dianalisis dengan teknik analisis regresi linear berganda.

Hasil penelitian ini menunjukkan bahwa: (1) *Sharia compliance* yang diwakili oleh *islamic income ratio*, *profit sharing ratio*, dan *islamic investment ratio* secara bersama-sama memiliki pengaruh terhadap kinerja keuangan bank umum syariah. (2) *Islamic corporate social responsibility* tidak berpengaruh terhadap kinerja keuangan bank umum syariah. (3) *Sharia compliance* yang diwakili oleh *islamic income ratio*, *profit sharing ratio*, dan *islamic investment ratio* secara bersama-sama memiliki pengaruh terhadap kinerja sosial bank umum syariah. (4) *Islamic corporate social responsibility* tidak berpengaruh terhadap kinerja sosial bank umum syariah.

Implikasi dari penelitian ini yaitu kinerja keuangan dan kinerja sosial Bank Umum Syariah dapat ditingkatkan dengan memperhatikan beberapa faktor yang memengaruhinya seperti *sharia compliance* terutama *income ratio*, *profit sharing ratio*, dan *islamic investment ratio*. Selain itu, Bank Umum Syariah perlu memperhatikan aspek *islamic corporate social responsibility* sebagai bentuk pertanggungjawaban kepada Allah.

Kata Kunci : *Sharia Compliance*, *Islamic Income Ratio*, *Profit Sharing Ratio*, *Islamic Investment Ratio*, Kinerja Keuangan, Kinerja Sosial, Bank Umum Syariah

SUMMARY

This study aims to determine the effect of Sharia Compliance and Islamic Corporate Social Responsibility on Financial Performance and Social Performance of Sharia Commercial Banks in Indonesia..

The population in this study were all Sharia Commercial Banks in Indonesia that were registered in the Financial Services Authority from 2013 to 2017 which totaled 13 banks. The bank sampled in this study was taken using the purposive sampling method. Based on this method, there are 7 banks that meet the selection criteria. Data were analyzed by multiple linear regression analysis techniques.

The results of this study indicate that: (1) Sharia compliance represented by the Islamic income ratio, profit sharing ratio, and Islamic investment ratio together have an influence on the financial performance of Islamic commercial banks. (2) Islamic corporate social responsibility does not affect the financial performance of Islamic commercial banks. (3) Sharia compliance represented by the Islamic income ratio, profit sharing ratio, and islamic investment ratio together have an influence on the social performance of Islamic commercial banks. (4) Islamic corporate social responsibility does not affect the social performance of Islamic commercial banks.

The implication of this research is that the financial performance and social performance of Islamic Commercial Banks can be improved by taking into account several factors that influence it such as sharia compliance especially income ratio, profit sharing ratio, and Islamic investment ratio. In addition, Islamic Commercial Banks need to pay attention to aspects of Islamic corporate social responsibility as a form of accountability to God.

Keywords : *Sharia Compliance, Islamic Income Ratio, Profit Sharing Ratio, Islamic Investment Ratio, Financial Performance, Social Performance, Islamic Commercial Banks.*