

BAB V

PENUTUP

5.1 Kesimpulan

Hasil analisis dan pembahasan hasil penelitian ini pada kesimpulan bahwa:

1. Secara langsung, Tata Kelola Perusahaan (GCG) diketahui tidak memiliki pengaruh yang signifikan pada Kinerja Keuangan perbankan syariah di Indonesia periode 2014-2019.
2. Secara langsung, Tata Kelola Perusahaan (GCG) tidak memiliki pengaruh yang signifikan pada pengungkapan Tanggung Jawab Sosial Perusahaan (CSR) pada perbankan syariah di Indonesia periode 2014-2019.
3. Secara langsung, Pengungkapan Tanggung Jawab Sosial Perusahaan (CSR) diketahui memiliki pengaruh negatif tidak signifikan pada Kinerja Keuangan perbankan syariah di Indonesia periode 2014-2019.
4. Pada uji pengaruh tidak langsung, Pengungkapan Tanggung Jawab Sosial Perusahaan (CSR) ditemukan tidak berperan dalam memediasi Tata Kelola Perusahaan (GCG) dengan Kinerja Keuangan perbankan syariah di Indonesia periode 2014-2019.

5.2 Keterbatasan Penelitian

Terdapat beberapa keterbatasan dalam penelitian ini, antara lain:

1. Nilai *r square* yang dihasilkan dalam penelitian ini hanya 11,6%, sehingga dapat dijelaskan bahwa masih banyak faktor yang memiliki kemampuan prediksi terhadap kinerja keuangan.
2. Sampel penelitian ini terbatas, karena jumlah perusahaan perbankan umum syariah di Indonesia yang terdaftar di OJK selama periode penelitian juga hanya 12 perusahaan.

5.3 Saran

Berdasarkan kesimpulan penelitian ini maka saran yang dikemukakan adalah:

1. Bagi pemerintah, dapat memperhatikan bahwa pengungkapan kegiatan CSR yang dilakukan masih cenderung sedikit dan hanya ditampilkan dalam bentuk sederhana. Dengan begitu, tidak hanya mengeluarkan regulasi berupa Undang-Undang, namun pemerintah sebaiknya menyelenggarakan sosialisasi serta *monitoring* pada perbankan untuk melakukan pengungkapan kegiatan CSRnya.
2. Bagi perbankan, menjadi penting dalam melakukan publikasi pada pengungkapan pada kegiatan CSR secara luas, mengingat CSR merupakan tanggung jawab sosial perusahaan yang kerap ditelisik kewujudannya.

3. Bagi peneliti selanjutnya, untuk menambahkan sampel pada perbankan yang diteliti, dengan penambahan pada rentang tahun. Beberapa perbankan yang menjadi sampel memiliki kinerja keuangan yang rendah antara tahun satu ke tahun lainnya.



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LAMPIRAN-LAMPIRAN

Lampiran 1: Data Penelitian

	DPS	Direksi	Independen	Komite	ROA	ROE	CSR
BCA2014	2	3	0,667	3	0,432	2,069	0,176
BCA2015	2	3	0,667	4	0,539	2,227	0,165
BCA2016	2	3	0,667	3	0,737	3,350	0,198
BCA2017	2	4	0,667	3	0,803	4,213	0,220
BCA2018	2	4	0,667	3	0,826	4,627	0,220
BCA2019	2	4	0,667	4	0,778	2,886	0,253
BJB2014	3	5	0,500	4	0,356	3,438	0,099
BJB2015	3	4	0,500	5	0,113	0,698	0,110
BJB2016	3	6	0,500	4	-5,573	-4,732	0,121
BJB2017	3	6	0,500	4	-4,971	-4,631	0,143
BJB2018	3	2	0,667	5	0,251	1,985	0,143
BJB2019	2	3	0,667	5	0,199	1,773	0,154
BNI2014	2	4	0,667	5	0,838	8,372	0,121
BNI2015	2	4	0,667	4	0,993	1,031	0,154
BNI2016	2	3	0,750	4	0,980	1,115	0,165
BNI2017	2	4	0,750	4	0,881	8,055	0,187
BNI2018	2	5	0,500	3	1,014	9,808	0,187
BNI2019	2	4	0,500	6	1,207	1,274	0,176
BRI2014	2	4	0,600	2	0,032	0,385	0,121
BRI2015	2	5	0,600	5	0,506	5,241	0,132
BRI2016	2	5	0,600	5	0,615	6,781	0,143
BRI2017	2	5	0,750	5	0,320	3,884	0,165
BRI2018	2	4	0,500	6	0,281	2,121	0,176
BRI2019	2	5	0,500	5	0,172	1,455	0,176
BKP2014	2	4	0,667	3	0,168	1,728	0,077
BKP2015	2	4	0,500	3	0,477	4,388	0,077
BKP2016	3	4	0,500	3	0,466	4,096	0,055
BKP2017	2	4	0,500	3	0,023	0,187	0,099
BKP2018	2	4	0,750	3	0,035	0,254	0,099
BKP2019	2	4	0,667	3	0,026	0,195	0,099
MDR2014	3	5	0,600	6	0,107	1,454	0,099
MDR2015	3	7	0,600	7	0,412	5,158	0,110
MDR2016	3	6	0,600	6	0,413	5,091	0,132
MDR2017	3	7	0,750	6	0,415	4,993	0,154
MDR2018	3	6	0,750	6	0,615	7,528	0,165
MDR2019	3	6	0,750	4	1,135	1,379	0,165
MYB2014	3	8	0,500	4	0,504	4,982	0,110
MYB2015	3	9	0,500	4	0,726	7,264	0,110
MYB2016	3	8	0,500	4	1,180	1,021	0,132
MYB2017	3	7	0,500	3	1,074	8,957	0,143
MYB2018	3	8	0,500	3	1,274	9,016	0,154
MYB2019	3	8	0,500	3	1,138	7,211	0,154
MGA2014	3	4	1,000	3	0,247	2,209	0,055
MGA2015	3	3	1,000	3	0,220	1,398	0,055
MGA2016	3	3	1,000	3	1,805	1,043	0,088
MGA2017	2	3	1,000	3	1,031	6,031	0,077

	DPS	Direksi	Independen	Komite	ROA	ROE	CSR
MGA2018	2	3	1,000	3	0,635	3,871	0,110
MGA2019	2	4	1,000	3	0,614	3,810	0,132
MML2014	3	5	0,500	3	0,094	1,500	0,088
MML2015	3	5	0,500	4	0,130	2,098	0,121
MML2016	3	7	0,600	4	0,144	2,225	0,187
MML2017	3	7	0,500	3	0,042	0,471	0,165
MML2018	3	5	0,600	3	0,080	1,173	0,198
MML2019	2	6	0,600	3	0,032	0,415	0,187
PAN2014	2	4	0,667	3	1,143	6,613	0,165
PAN2015	2	4	0,667	3	0,751	4,637	0,198
PAN2016	2	4	0,500	3	0,223	1,645	0,187
PAN2017	2	3	0,500	3	-1,123	-3,533	0,209
PAN2018	2	3	0,667	3	0,237	1,246	0,198
PAN2019	2	4	0,667	3	0,119	0,781	0,209
BTPN2014	2	5	0,333	4	2,408	1,006	0,132
BTPN2015	2	5	0,333	5	3,261	1,454	0,143
BTPN2016	2	5	0,667	5	5,633	2,590	0,132
BTPN2017	2	5	0,500	4	7,319	2,972	0,165
BTPN2018	2	5	0,500	4	8,018	2,415	0,176
BTPN2019	2	5	0,500	4	9,099	2,595	0,143
VIC2014	2	4	0,667	3	-1,345	-1,045	0,132
VIC2015	2	4	0,667	3	-1,740	-1,476	0,121
VIC2016	2	4	0,333	3	-1,137	-9,506	0,154
VIC2017	2	4	0,333	3	0,229	1,534	0,143
VIC2018	2	4	0,333	4	0,234	1,708	0,154
VIC2019	2	4	0,333	4	0,040	0,258	0,165

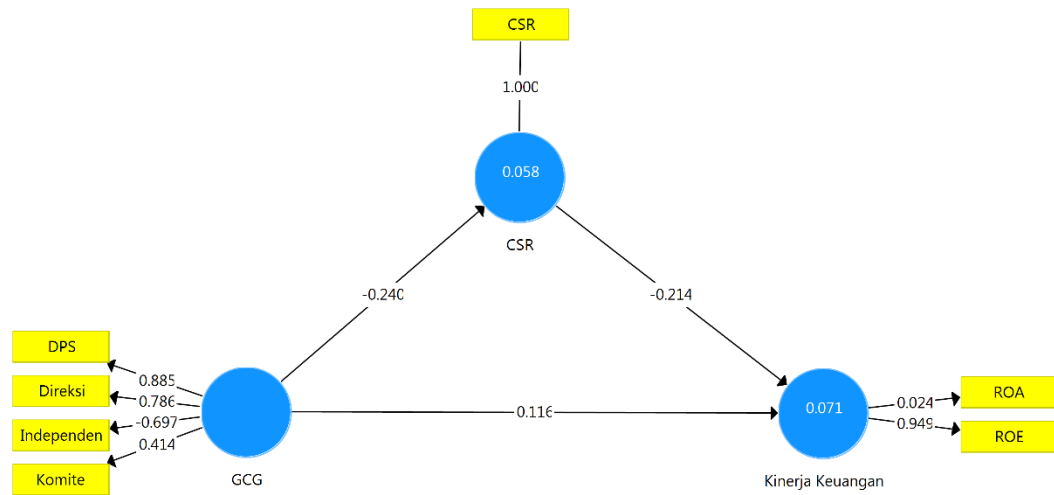
Lampiran 2 : Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DPS	72	2,00	3,00	2,3611	,48369
Direksi	72	2,00	9,00	4,7083	1,46737
Independen	72	,33	1,00	,6086	,16243
Komite	72	2,00	7,00	3,8472	1,05697
ROA	72	-11,23	9,10	,5675	2,48883
ROE	72	-353,34	29,72	-1,2950	43,52315
CSR	72	,05	,25	,1447	,04202
Valid N (listwise)	72				

Lampiran 3 : Output Smart PLS

Putaran 1

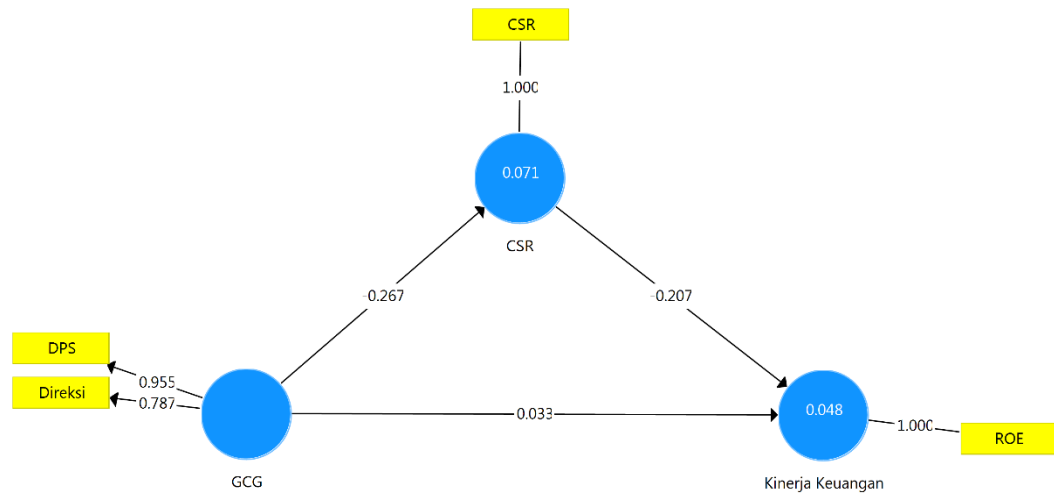


Outer Loadings

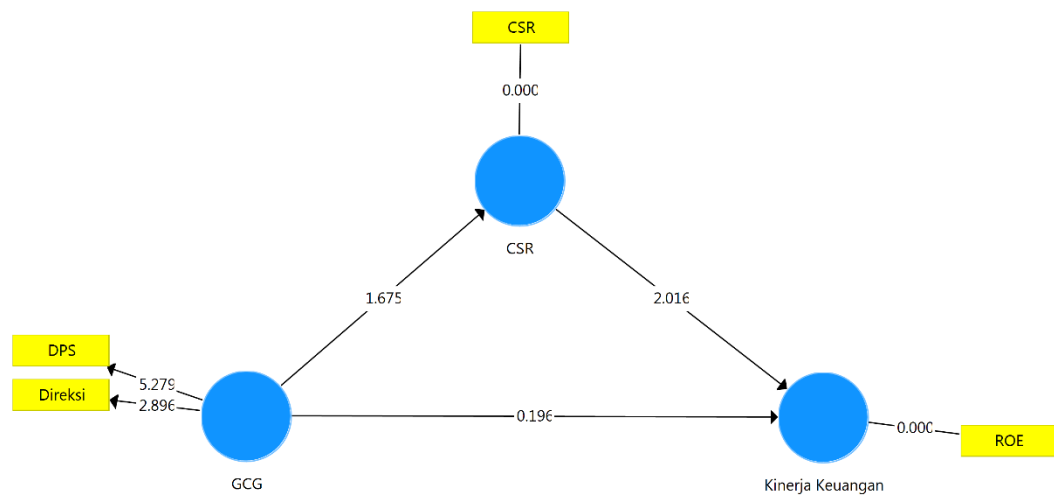
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CSR <- CSR	1,000	1,000	0,000		
DPS <- GCG	0,885	0,547	0,587	1,508	0,132
Direksi <- GCG	0,786	0,545	0,425	1,849	0,065
Independen <- GCG	-0,697	-0,415	0,488	1,430	0,153
Komite <- GCG	0,414	0,390	0,345	1,199	0,231
ROA <- Kinerja Keuangan	0,024	0,276	0,476	0,050	0,960
ROE <- Kinerja Keuangan	0,949	0,827	0,332	2,854	0,004

Putaran 2

Measurement



Bootstrapping



Outer Loadings

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
CSR <- CSR	1,000	1,000	0,000		
DPS <- GCG	0,955	0,896	0,181	5,279	0,000
Direksi <- GCG	0,787	0,715	0,272	2,896	0,004
ROE <- Kinerja Keuangan	1,000	1,000	0,000		

R Square

	R Square	R Square Adjusted
CSR	0,071	0,058
Kinerja Keuangan	0,048	0,020

Collinearity Statistics (VIF)

	VIF
CSR	1,000
DPS	1,474
Direksi	1,474
ROE	1,000

Path Coefficients

	Original Sample (O)	T Statistics (O/STDEV)	P Values
CSR -> Kinerja Keuangan	-0,207	2,016	0,044
GCG -> CSR	-0,267	1,675	0,095
GCG -> Kinerja Keuangan	0,033	0,196	0,845

Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
GCG -> CSR -> Kinerja Keuangan	0,055	0,057	0,046	1,199	0,231

Lampiran 4 Berita Acara Perbaikan Proposal Tesis

9/24/2019

:- E-Education :-

QP-ACD-11/F5



Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
Jalan Nginden Semolo 34-36 Surabaya, Telp. (031)5947151 - 52 / Fax.
(031)5935937

BERITA ACARA PERBAIKAN PROPOSAL TESIS

Pada hari ini, Rabu, tanggal 25 September 2019 telah dilakukan evaluasi proposal tesis

Nama : ARYAN DHANA, S.E

N I M : 2017610865

Program Studi : Magister Manajemen

dengan saran perbaikan/revisi sebagai berikut :

No.	Halaman	ACC Penguji
<p><u>Dr. Abdul Mongid.</u></p> <p>Research Gap lebih diperjelas di Latar Belakang Gunakan penelitian terdahulu (Bu Iramani, Bpk Mongid).</p> <p>Apertimbangkan pengukuran DK, DKI, Komite Audit & Komite lainnya.</p> <p>Gunakan Teori Market Disiplin.</p>		

Perubahan Judul : ADA / TIDAK ADA *)

Judul Baru :



Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
 Jalan Nginden Semolo 34-36 Surabaya, Telp. (031)5947151 - 52 / Fax.
 (031)5935937

BERITA ACARA PERBAIKAN PROPOSAL TESIS

Pada hari ini, Rabu, tanggal 25 September 2019 telah dilakukan evaluasi proposal tesis

N a m a : ARYAN DHANA, S.E

N I M : 2017610865

Program Studi : Magister Manajemen

dengan saran perbaikan/revisi sebagai berikut :

No.	Halaman	ACC Penguji
<p>Dr. Wiwik Lestari -</p> <p>Regulasi tentang Perbankan dan istilahnya Sesuaikan dg perbankan. Aturan syariah (QS/Hadist) terkait dg CSR. Pengukuran Rasio gunakan Rasio perbankan teknik Sampling diperbaiki. (kriterianya).</p> <p>Dr.</p>		

Perubahan Judul : ADA / TIDAK ADA *)

Judul Baru :



Yayasan Pendidikan Perbanas Jawa Timur
Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya
 Jalan Nginden Semolo 34-36 Surabaya, Telp. (031)5947151 - 52 / Fax.
 (031)5935937

BERITA ACARA PERBAIKAN PROPOSAL TESIS

Pada hari ini, Rabu, tanggal 25 September 2019 telah dilakukan evaluasi proposal tesis

Nama : ARYAN DHANA, S.E
 N I M : 2017610865
 Program Studi : Magister Manajemen

dengan saran perbaikan/revisi sebagai berikut :

No.	Halaman	ACC Penguji
1	3.	
2	5.	
3	hal 2	
4	43.	

1. G&C seharusnya G&C
 2. hasil penelitian, yuruff, jurnal dan Data
 3. Rumus diberi nomor
 4. hub antara G&C dg CSR uraiannya keb
 maret G&C dg kinerja → urutannya
 sepaikan dg rumusan masalah
 dan penentuan hipotesis

Perubahan Judul : ADA / TIDAK ADA *)

Judul Baru :

Lampiran 5 : Daftar Perbaikan Seminar Hasil
DAFTAR PERBAIKAN SEMINAR HASIL

Nama : Aryan Dhana
 NIM : 2017 610 865
 Program Pendidikan : Strata 2 (Magister Manajemen)
 Hari, tanggal : Jumat, 18 Juni 2021

No	Penguji	Uraian	Halaman	Acc
.	Dr.Muazaroh	Teknik Penulisan : Setelah sub bab/sesi diberi kalimat prolog	79, 87,88	
		Bab IV		
		1. Nilai statistic Mean untuk Data diskrit, dibulatkan atau gunakan Mode (Modus)	71-72	
		2. Analisis Deskriptif ROA dan ROE terbalik	Lampiran	
		3. Cek lagi data CSR terutama untuk nilai yang ekstrim	88	
		4. Semua Tabel diberi sumber		
		5. Pembahasan tidak perlu mengulang nilai statistic, diartikan apa pengaruh positif kemudian dibahas bagaimana teorinya selanjutnya dibandingkan dengan penelitian terdahulu	79,87,88	
		6. Redaksional yang membingungkan diperbaiki	90	
		7. Jelaskan dengan kalimat yang dapat dipahami, mengapa GCG berpengaruh terhadap CSR	91	
		8. Yang melakukan perhimpunan dana dari masyarakat adalah Bank	93	
		9. Mengapa CSR tdk mempengaruhi Kinerja, jelaskan argumentasinya →CSR hrs didesain dgn baik		
		10. Implikasi diREVISI (Tata kelola harus ditingkatkan, CSR didesain dgn baik agar efektif		

Mengetahui
 Dosen Pembimbing

Dr. Dra. Ec. Rr. Iramani, M.Si



Lampiran 6 : Daftar Perbaikan Ujian Tesis

DAFTAR PERBAIKAN UJIAN TESIS

Nama : Aryan Dhana
NIM : 2017610865
Program Pendidikan : Strata 2 (Magister Manajemen)
Hari, tanggal : Jumat, 27 Agustus 2021

No.	Evaluator	Uraian	Halaman	Acc
	Prof.A.Mongid	Lebih ditegaskan lagi mengapa GCG tidak signifikan		
	Dr. Muazaroh	Tabel 4.2 diREVISI (dilengkapi dengan satuan) Bab 3 untuk Komisaris independen diganti persentase Pengukuran variabel di konsistensikan Modus (mode) untuk variabel yang satuannya orang jelaskan pada analisis deskriptif Pengaruh GCG thd CSR fokuskan pada penjelasan ketidaksignifikan BUKAN arahnya (di BSy GCG hanya memenuhi ketentuan regulasi namun tdk menjalankan fungsi secara optimal)		
	Dr.Wiwik	Cover disesuaikan, kata pengantar Kutipan cek lain → harus ada di Daftar Rujukan Konsistenkan pengukuran variabel		

Mengetahui
Dosen Pembimbing

Dr. Rr. Iramani., M.Si

Lampiran 8 : Surat Pernyataan

Yang bertanda tangan dibawah ini :

Nama : ARYAN DHANA
Alamat : Jl. Akasia No. 01 Pangarangan Sumenep
NIM : 2017610865
Program Studi : Magister Manajemen

Dengan ini menyatakan bahwa tesis saya yang berjudul :

“Studi Tentang Hubungan *Good Corporate Governance, Corporate Social Responsibility* dan Kinerja Keuangan Pada Bank Umum Syariah Tahun 2014-2019”

Adalah benar-benar merupakan hasil karya saya sendiri. Apabila kemudian hari diketahui Tesis ini menggunakan data fiktif atau merupakan hasil dari plagiatisme, maka saya bersedia menerima sanksi yang telah ditetapkan.

Demikian pernyataan ini saya buat untuk dipergunakan sebagaimana mestinya.

Surabaya, Agustus 2022

Yang Menyatakan,

ARYAN DHANA

Lampiran 9 : Turnitin

Feedback Studio - Google Chrome
 ev.turnitin.com/app/carta/en_us/?s=3&ro=103&u=1064115685&lang=en_us&o=1879084267

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STUDI TENTANG HUBUNGAN **GOOD CORPORATE GOVERNANCE, CORPORATE SOCIAL RESPONSIBILITY** DAN KINERJA KEUANGAN PADA BANK UHMUSYARIAH TAHUN 2014-2019

TESIS

Ditulis oleh: **ARYAN, DIANA**
 NIM: 2017610965

OK!

PROGRAM STUDI MAGISTER MANAJEMEN
 FAKULTAS EKONOMI DAN BISNIS
 UNIVERSITAS HAYAM WURUK PERBANAS
 S U R A B A Y A

2021

Mengetahui,

Dosen Pembimbing

Ketua Program Studi Magister Manajemen

Tanggal :

Tanggal :

(Dr. Dra. Ec. Rr. Iramani, M.Si.)
 NIDN. 0725116401

Prof. Dr. Dra. Tatik Suryani, Psi., MM.)
 NIDN. 0725046601