

ABSTRAK

Frisca Arvinda Prihandani. 2024. Pengaruh Shariah Board dan CEO Duality terhadap Tingkat Non-Performing Loans (NPLR) dalam Perbankan Syariah Periode 2018 - 2022 dengan Foreign Ownership sebagai Variabel Moderasi. Skripsi. Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anny Widiasmara, S.E., M.Si., CSRS., Pembimbing (II) Nik Amah, S.E., M.Si., CTT., CSRS.

Tujuan penelitian untuk memberikan bukti empiris mengenai pengaruh Shariah Board dan CEO Duality terhadap Tingkat Non-Performing Loans (NPLR) dengan Foreign Ownership sebagai variabel moderasi. Penelitian ini menggunakan data sekunder yang diperoleh dari annual report perusahaan. Populasi penelitian yaitu seluruh perusahaan perbankan syariah di Indonesia, Malaysia, dan Brunei Darussalam selama periode 2018-2022. Pengambilan sampel penelitian ini menggunakan non-probability sampling (sampel jenuh) sehingga diperoleh sebanyak 160 sampel perusahaan. Metode analisis yang digunakan yaitu analisis regresi data panel dengan bantuan program Eviews versi 12.

Penelitian mengenai Non-Performing Loans pada perbankan syariah di Indonesia, Malaysia, dan Brunei Darussalam penting untuk memastikan stabilitas keuangan dan mengurangi risiko kegagalan kredit dalam sektor keuangan Islam yang sedang tumbuh pesat. Hasil penelitian ini adalah Shariah Board memiliki pengaruh positif dan signifikan terhadap Non-Performing Loans, CEO Duality memiliki pengaruh positif namun tidak signifikan terhadap Non-Performing Loans, Foreign Ownership memiliki pengaruh negatif namun mampu memoderasi (memperlemah) antara Shariah Board dan Non-Performing Loans, termasuk dalam kategori moderasi Quasi Moderator, Foreign Ownership memiliki pengaruh negatif dan tidak mampu memoderasi antara CEO Duality dan Non-Performing Loans, termasuk dalam kategori moderasi Prediktor Moderator. Penelitian ditujukan untuk akademisi, praktisi perbankan, regulator keuangan, dan pemangku kepentingan di industri perbankan syariah di Indonesia, Malaysia, dan Brunei Darussalam.

Kata Kunci: *Shariah Board, CEO Duality, Foreign Ownership, Non-Performing Loans*

ABSTRACT

Frisca Arvinda Prihandani. 2024. *The Effect of Shariah Board and CEO Duality towards the Level of Non-Performing Loans (NPLR) in Islamic Banking for the Period 2018 - 2022 with Foreign Ownership as a Moderating Variable*. Skripsi. Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anny Widiasmara, S.E., M.Si., CSRS., Pembimbing (II) Nik Amah, S.E., M.Si., CTT., CSRS.

The aim of this study was to provide empirical evidence regarding the effect of Shariah Board and CEO Duality on the Level of Non-Performing Loans (NPLR) with Foreign Ownership as a moderating variable. This study used secondary data obtained from the company's annual report. The research population was all Islamic banking companies in Indonesia, Malaysia, and Brunei Darussalam during the period 2018-2022. The sampling of this study used non-probability sampling (saturated sample), so 160 company samples were obtained. The analysis method used was panel data regression analysis with the help of the E-views version 12 program.

Research on Non-Performing Loans in Islamic banking in Indonesia, Malaysia, and Brunei Darussalam is important to ensure financial stability and reduce the risk of credit failure in the rapidly growing Islamic financial sector. The results of this study are: Shariah Board has a positive and significant influence towards Non-Performing Loans, CEO Duality has a positive but insignificant influence towards Non-Performing Loans, Foreign Ownership has a negative influence but is able to moderate (weaken) between Shariah Board and Non- Performing Loans, included in the moderation category Quasi Moderator, Foreign Ownership has a negative influence and is unable to moderate between CEO Duality and Non-Performing Loans, included in the moderation category Predictor Moderator. The study is intended for academics, banking practitioners, financial regulators, and stakeholders in the Islamic banking industry in Indonesia, Malaysia, and Brunei Darussalam.

Keywords: Shariah Board, CEO Duality, Foreign Ownership, Non-Performing Loans.