ABSTRAK

Nama : Ulfa Zahara

Program Studi : Ekonomi Syariah

Judul : Analisis Determinasi Kinerja Keuangan Bank Umum Syariah Dengan *Good Corporate Governance*, Ukuran Bank, *Sharia Compliance* Dan Manajemen Risiko Sebagai

Penelitian ini bertujuan untuk menganalisis determinan kinerja keuangan Bank Umum Syariah di Indonesia dengan menggunakan variabel Good Corporate Governance (GCG), ukuran bank, sharia compliance, dan manajemen risiko. Kinerja keuangan dalam penelitian ini diukur menggunakan indikator Return on Assets (ROA) sebagai representasi dari profitabilitas bank. Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis regresi data panel. Data yang digunakan merupakan data sekunder yang diperoleh dari laporan tahunan dan laporan GCG sembilan Bank Umum Syariah yang aktif dan terdaftar di Otoritas Jasa Keuangan (OJK) selama periode 2021–2024. Hasil penelitian menunjukkan bahwa Good Corporate Governance dan sharia compliance berpengaruh signifikan terhadap kinerja keuangan. Ukuran bank dan manajemen risiko juga memiliki pengaruh, meskipun tidak secara konsisten signifikan di seluruh periode. Temuan ini memberikan implikasi penting bagi penguatan praktik tata kelola, kepatuhan syariah, serta pengelolaan risiko dalam upaya meningkatkan kinerja bank syariah secara berkelanjutan.

Kata Kunci**:** *Kinerja Keuangan, Good Corporate Governance, Ukuran Bank, Sharia Compliance, Manajemen Risiko, Bank Umum Syariah*

ABSTRACT

Name : *Ulfa Zahara*

Study Program : *Islamic Economics*

Title : *Analysis of the Determination of Financial Performance of Islamic Commercial Banks with Good Corporate Governance, Bank Size, Sharia Compliance and Risk*

This study aims to analyze the determinants of the financial performance of Islamic Commercial Banks in Indonesia using variables such as Good Corporate Governance (GCG), bank size, sharia compliance, and risk management. Financial ` performance in this study is measured using the Return on Assets (ROA) indicator as a representation of bank profitability. The research applies a quantitative approach with panel data regression analysis. The data used are secondary data obtained from annual reports and GCG reports of nine Islamic Commercial Banks that are active and registered with the Financial Services Authority (OJK) for the 2021–2024 period. The results show that Good Corporate Governance and sharia compliance have a significant effect on financial performance. Bank size and risk management also show influence, although not consistently significant throughout the period. These findings provide important implications for strengthening governance practices, sharia compliance, and risk management to enhance the sustainable performance of Islamic banks.

Keywords: Financial Performance, Good Corporate Governance, Bank Size, Sharia Compliance, Risk Management, Islamic Commercial Banks