

Pengaruh preferensi risiko dan good corporate governance terhadap efisiensi bank syariah: pendekatan stochastic frontier di Indonesia = Effects of risk preferences and good corporate governance on Islamic banks efficiency a stochastic frontier approach in Indonesia

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Abstrak

Penelitian ini bertujuan menganalisis pengaruh preferensi risiko dan Good Corporate Governance terhadap efisiensi biaya bank Syariah yang diukur dengan menggunakan Stochastic Frontier Approach. Sampel penelitian ini adalah 8 Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan pada tahun 2010-2014. Hasil pengujian menunjukkan bahwa solvabilitas (Equity to Asset Ratio) dan likuiditas (Cash to Asset Ratio) berpengaruh positif, sedangkan kualitas pembiayaan (Not Performing Financing), Good Corporate Governance, dan jumlah anggota dari masing-masing Dewan Komisaris, Direksi dan Dewan Pengawas Syariah tidak berpengaruh signifikan terhadap efisiensi bank Syariah di Indonesia.

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This research investigates the effects of risk preferences and good corporate governance on cost efficiency of Islamic Banks listed on Indonesia Financial Service Authority during the period 2010-2014. The cost efficiency score is measured by Stochastic Frontier Approach. The result shows that solvability (equity to asset ratio) and liquidity (cash to asset ratio) have positive and significant effects on efficiency of the banks. However, financing quality (not performing financing), good corporate governance, and member of Executive Boards, Non Executive Boards, and Sharia Supervisory Boards have no significant effect on cost efficiency of the banks.