

### *Abstract*

*Discussions related to corporate governance began to develop in Indonesia during the 1998 economic crisis. The crisis that caused the banking sector in Indonesia to be negatively affected was not only due to the economic crisis, but also because at that time Indonesia had not yet implemented corporate governance. Conventional bank corporate governance has received a lot of attention from many parties, but only a few have investigated corporate governance in Islamic banks. The existence of different mechanisms in corporate governance in each bank causes differences in financial performance and risk taking.*

*This study aims to examine the effect of corporate governance on the financial performance and risk taking of Islamic banks and conventional banks in Indonesia. This study uses quantitative research methods and uses secondary data. The objects studied in this study are Islamic banks and conventional banks in Indonesia.*

*The results show that corporate governance has a positive and significant effect on the financial performance and risk taking of Islamic banks and conventional banks in Indonesia. This study also finds that the structure of corporate governance differences in Islamic commercial banks and conventional banks affects the financial performance and risk taking of each bank.*

**Keywords:** *corporate governance, financial performance, risk taking, Islamic banks, conventional banks*

## Intisari

Pembahasan terkait *corporate governance* mulai berkembang di Indonesia pada saat terjadi krisis ekonomi tahun 1998. Krisis yang menyebabkan perbankan di Indonesia terkena dampak negatif tidak hanya karena krisis ekonomi, tetapi juga karena pada saat itu di Indonesia belum menerapkan *corporate governance*. *Corporate governance* bank konvensional telah banyak mendapat perhatian bagi banyak pihak, tetapi baru sedikit yang menyelidiki *corporate governance* pada bank syariah. Adanya mekanisme yang berbeda dalam *corporate governance* pada masing-masing bank menyebabkan perbedaan kinerja keuangan dan *risk taking*.

Penelitian ini bertujuan untuk menguji pengaruh *corporate governance* terhadap kinerja keuangan dan *risk taking* bank umum syariah dan bank konvensional di Indonesia. Penelitian ini menggunakan metode penelitian kuantitatif dan menggunakan data sekunder. Obyek yang diteliti dalam penelitian ini merupakan bank umum syariah dan bank konvensional di Indonesia.

Hasil penelitian menunjukkan bahwa *corporate governance* berpengaruh positif dan signifikan terhadap kinerja keuangan dan *risk taking* bank umum syariah dan bank konvensional di Indonesia. Penelitian ini juga menemukan bahwa struktur perbedaan *corporate governance* pada bank umum syariah dan bank konvensional memengaruhi kinerja keuangan dan *risk taking* masing-masing bank.

**Kata kunci:** *corporate governance, kinerja keuangan, risk taking, bank syariah, bank konvensional*