

INTISARI

Penelitian ini bertujuan untuk menganalisis pengaruh Sharia Compliance dan Islamic Corporate Governance Terhadap Fraud Pada Bank Umum Syariah Di Indonesia. Variabel independen sharia compliance diproksikan kedalam empat proksi yaitu *Profit Sharing Ratio* (PSR), *Islamic Investment Ratio* (IIR), *Islamic Income Ratio* (IsIR), *Zakat Peformance Ratio* (ZPR), dan Islamic Corporate Governance (ICG). Sedangkan variabel dependen yaitu Fraud.

Jenis penelitian ini adalah jenis penelitian kuantitatif dengan menggunakan data panel yaitu penggabungan *time series* dan data *cross section*, periode 2013 sampai dengan 2017 dengan sampel 12 Bank Syariah di Indonesia Analisis yang digunakan dalam penelitian ini adalah metode analisis Regresi Data Panel dengan software E-views 7.0 dapat menjelaskan pengaruh dari masing-masing variabel yaitu Sharia Compliance yang diproksikan kedalam empat proksi yaitu *Profit Sharing Ratio* (PSR), *Islamic Investment Ratio* (IIR), *Islamic Income Ratio* (IsIR), *Zakat Peformance Ratio* (ZPR), dan Islamic Corporate Governance (ICG) terhadap Tindakan Fraud pada Bank Umum Syariah di Indonesia. .

Hasil penelitian menunjukkan bahwa *Profit Sharing Ratio* (PSR), dan *Islamic Investment Ratio* (IIR) memiliki pengaruh yang signifikan terhadap Tindakan Fraud. Sedangkan variabel independen *Islamic Income Ratio* (IsIR), *Zakat Peformance Ratio* (ZPR), dan Islamic Corporate Governance (ICG) tidak memiliki pengaruh yang signifikan terhadap Tindakan Fraud.

Kata kunci: Syari'ah Compliance, Islamic Corporate Governance, Fraud.

ABSTRACT

This study aims to analyze the influence of Sharia Compliance and Islamic Corporate Governance Against Fraud in Islamic Banks in Indonesia. Independent variable sharia compliance is proxied into four proxies, namely Profit Sharing Ratio (PSR), Islamic Investment Ratio (IIR), Islamic Income Ratio (IsIR), Zakat Performance Ratio (ZPR), and Islamic Corporate Governance (ICG). While the dependent variable is Fraud.

This research is a quantitative research quantitative research using panel data which is a combination of time series and cross section, the period 2013 to 2017 with a sample of 12 Islamic Banks in Indonesia. The analysis used in this study is Panel Data Regression analysis with E-views 7.0 software. Can explain the effect of each variable Sharia Compliance which is proxied into four proxies is Profit Sharing Ratio (PSR), Islamic Investment Ratio (IIR), Islamic Income Ratio (IsIR), Zakat Performance Ratio (ZPR), and Islamic Corporate Governance (ICG) on the fraud in Islamic banks in Indonesia.

The results showed that the is Profit Sharing Ratio (PSR), and Islamic Investment Ratio (IIR) to have a significant impact on fraud While the independent variables Islamic Income Ratio (IsIR), Zakat Performance Ratio (ZPR), and Islamic Corporate Governance (ICG) does not have a significant effect on fraud.

Keywords: Syari'ah Compliance, Islamic Corporate Governance, Fraud.