

**THE EFFECT OF THE SHARIA SUPERVISORY BOARD AND
THE BOARD OF COMMISSIONERS ON THE FINANCIAL
PERFORMANCE OF SHARIA COMMERCIAL BANKS
IN INDONESIA**

**PENGARUH DEWAN PENGAWAS SYARIAH DAN DEWAN
KOMISARIS TERHADAP KINERJA KEUANGAN
BANK UMUM SYARIAH DI INDONESIA**

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Abstract

This study aims to determine the influence of the Sharia Supervisory Board and the Board of Commissioners on the Financial Performance of Islamic Banks in Indonesia. This study used secondary data from 12 banks. The sampling technique used is the purposive sampling technique. The method of data analysis used is multiple linear regression. The results partially show that the sharia supervisory board and board of commissioners positively and significantly influence the financial performance of Islamic banks in Indonesia. Simultaneously, the board of commissioners and the sharia supervisory board positively and significantly influence the financial performance of Islamic bank.

Keywords: board of commissioner; sharia supervisory board; financial performance

Abstrak

Penelitian ini bertujuan untuk mengetahui Pengaruh Dewan Pengawas Syariah dan Dewan Komisaris Terhadap Kinerja Keuangan pada Bank Umum Syariah di Indonesia. Data yang digunakan dalam penelitian ini adalah data sekunder sebanyak 12 Perbankan. Teknik pengambilan sampel yang digunakan yaitu purposivesampling. Metode yang digunakan untuk menganalisis hubungan antara variabelin dependen dengan variabel dependen adalah metode regresi linier berganda. Hasil penelitian menunjukkan bahwa secara parsial dewan pengawas dan dewan komisaris syariah berpengaruh positif dan signifikan terhadap kinerja keuangan bank umum syariah di Indonesia. Secara simultan dewan komisaris dan dewan pengawas syariah berpengaruh positif dan signifikan terhadap kinerja keuangan bank umum syariah di Indonesia.

Kata kunci: dewan komisaris; dewan pengawas syariah; kinerja keuangan

A. INTRODUCTION

Islamic bank is a bank that collects funds from the public and distributes it to parties who lack funds in the context of the welfare of the people and based on the principles of Islamic law. Islamic banking in Indonesia is currently experiencing a fairly rapid increase and already has a place that provides sufficient influence in the national banking environment. Developments in the Islamic banking industry are in line with economic goals, namely broad economic prosperity, optimal economic growth, justice in the social economy, balanced distribution and wealth, and currency balance (Setiawan, 2009).

The development of the Islamic industry can also be seen from the ability of Islamic banks to face the economic crisis. The existence of the economic crisis that occurred in 2009 made Islamic banks viewed positively by the public, this is because Islamic banks can be said to be more resilient than conventional banks, because Islamic banks offer the principles of fairness and openness in channeling funds and collecting funds (Abdul Rahman, 2010).

Funds collected by Islamic banks from the public are usually stored in the form of savings, current accounts, and deposits with the wadiah principle and the mudharabah principle, while the distribution of funds is carried out through financing with four distribution patterns, namely the principle of buying and selling, the principle of profit sharing, the principle of ujah, and contract. complement. The collection of funds and the distribution of funds carried out by banks must be in accordance with sharia principles so that they will produce good performance (OJK, 2018).

The good and bad performance of banks in general can be seen from the amount of profit or profits obtained. In 2018 the total profit generated by Islamic banks was Rp. 329 billion compared to 2017 which was Rp. 374 Billion. This shows that there is a decrease in the amount of profit generated by Islamic banks. The decrease in net profit was caused by operating income which reached Rp. 3 trillion in January 2018, a decrease compared to January 2017 of Rp. 3.94 trillion (CNBN Indonesia, 2018).

In order to improve the performance of Islamic banks, it can be done by implementing good governance through the size of the sharia supervisory board and the size of the board of commissioners. The existence of DPS in sharia banks is one element

of sharia compliance. According to Hameed et al., (2004), the existence of DPS in the bank is a must. The role of DPS in Islamic banking is a very important aspect because it concerns the reputation of Islamic banking in the eyes of the public as a reflection of Islamic banks that have implemented sharia principles in their activities (Satifa & Suprpto, 2014).

Kholid & Bachtiar (2015) states that the mechanism of the sharia supervisory board can improve performance. In carrying out its functions, the DPS must meet at least once a month. The meetings held by the DPS will reflect how well the DPS has performed in carrying out its duties and responsibilities.

The board of commissioners is also an important element in improving the performance of Islamic banks. The board of commissioners is a board tasked with supervising and providing advice to company directors. According to (Dewayanto, 2010) stated that the larger the number of the board, the better the monitoring mechanism of the company's management will be. In addition, according to Bukhari & Raharja (2012), with more members of the board of commissioners, supervision of the board of directors is much better, the input or options that the directors will get will be much more. According to Yudha (2016), with the large number of members of the board of commissioners, the supervision of the board of directors becomes much better, there is more advice and input for the board of directors. So that the performance of management becomes better and has an impact on increasing company performance. Research results by Widagdo & Chariri (2014) concluded that the size of the board of commissioners affects the company's performance.

Research that examines the board of commissioners and the sharia supervisory board has been carried out by many previous studies including those carried out by (Azizah, 2020; Umam & Ginanjar, 2020; Yudha, 2016; Zuliana & Aliamin, 2019) Based on these studies, they concluded different results where there were those who concluded the results of the study were negative and some concluded that the results were positive. The differences in the results of these studies make researchers interested in reviewing the influence of the sharia supervisory board and the board of commissioners on the performance of sharia banking.

B. THEORETICAL FRAMEWORK

1. Financial Performance

According to Iskandar (2002) financial performance is the financial performance that is reflected in the company's financial statements, namely the profit and loss balance sheet and financial performance describes the company's business (operation income). The profitability of a company can be measured by linking the profits obtained from the company's main activities with the wealth of assets used to generate profits.

Martono & Harjito (2008) argues that the financial performance of a company is very beneficial for various parties (stakeholders) such as investors, creditors, analysts, financial consultants, brokers, the government, and the management itself. Harmono (2009) argues that “Financial performance is generally measured on the basis of net income (profit) or as a basis for other measures such as return on investment or earnings per share.

Mangkunegara (2005) defines "performance is the result of work in quality and quantity achieved by an employee in carrying out his duties according to the responsibilities given to him". According to (Mathis & Jackson, 2002) defines "performance is what employees do or do not do that greatly affects how much they contribute to the organization". According to Sedarmayanti (2017) defines "Performance is the result of work that can be achieved by a person or group of people in an organization, in accordance with their respective authorities and responsibilities, in an effort to achieve the goals of the organization concerned legally, not violating the law and in accordance with morals and ethics".

Financial performance is the basis that underlies efforts to improve the company's ability to generate profits whose measurements are carried out both in financial and non-financial forms. Basically organizations are run by humans, so assessment is actually an assessment of human behavior carrying out the roles they play in the organization and its employees based on predetermined goals, standards and criteria.

Sudarmo & Basri (2002) argues that financial performance appraisal is a series of financial activities in a certain period reported in the financial statements consisting of profit and loss and balance sheets. The financial statements, which consist of a

balance sheet and income statement, show that the income statement describes an activity in one year, while the balance sheet describes the situation at the end of the year for changes in events from the previous year.

Maditinos (2006) in Ridhawati, (2014) describes, "performance measurement as an act of monitoring and maintaining control within the company, ensuring that the company is achieving its goals". Meanwhile, according to Rudianto (2013), financial performance is the result or achievement that has been achieved by the company's management in carrying out its function of managing company assets effectively during a certain period. Financial performance is needed by companies to find out and evaluate the level of success of the company based on the financial activities that have been carried out.

From some of the definitions above, it can be concluded that financial performance is an effort to improve the company's ability to generate profits whose measurements are carried out in financial and non-financial forms and to assess the potential economic resources of the company that can be controlled in the future.

2. Sharia Supervisory Board

The Sharia Supervisory Board plays an important role in the supervision process in Islamic banking. They have the authority to provide input and warn Islamic banking management about management and management policies in relation to compliance with sharia principles. According to (Arifin et al., 2012) The Sharia Supervisory Board is an independent body placed by the National Sharia Council (DSN) in a sharia bank. Meanwhile, according to Muhammad (2001), the Sharia Supervisory Board (DPS) is a board that supervises sharia principles in the business activities of Islamic banks which in carrying out their functions act independently. The Sharia Supervisory Board consists of people who have the ability, both in the field of muamalah law, economic law and banking, as well as other abilities that are relevant to their daily tasks.

According to Sunarto (2016) the Sharia Supervisory Board (DPS) is an independent body placed by the National Sharia Council (DSN) in Islamic banking and financial institutions. DPS members must consist of experts in the field of sharia muamalah who also have knowledge in the field of banking economics. The role of

DPS is very strategic in the application of sharia principles in Islamic banking institutions. The supervisory mechanism of the sharia supervisory board is tasked with conducting operational analysis of Islamic banks and conducting an assessment of the activities and products of the bank, which in the end the sharia supervisory board can ensure that the operational activities of Islamic banks are in accordance with the fatwa issued by the national sharia board, provide opinions from the sharia aspect of implementation of bank operations and products issued as a whole in bank published reports.

According to Zainul (2005) the Sharia Supervisory Board is an independent body placed by the National Sharia Council in a sharia bank. Members of the Sharia Supervisory Board must have competence or ability in the field of sharia, at least in the science of fiqh muamalat, bank operations and supervision (accounting and auditing), mastering general administration.

According to Muhammad (2001) the Sharia Supervisory Board (DPS) is a board that supervises sharia principles in the business activities of Islamic banks which in carrying out their functions act independently. The Sharia Supervisory Board consists of people who have the ability, both in the field of muamalah law, economic law and banking, as well as other skills relevant to their daily tasks. Members of the Sharia Supervisory Board must also have integrity, competence and financial reputation.

3. Board of Commissioners

According to the Limited Liability Company Law Number 40 of 2007 paragraph 6 in Agoes and Ardana (2014: 108) the board of commissioners is the company's organ in charge of conducting general and/or special supervision in accordance with the articles of association and providing advice to the board of directors. KNKG (2006) defines the board of commissioners as part of the company's organs that are collectively tasked and responsible for supervising and providing advice to the board of directors and ensuring that the company implements GCG,

However, the board of commissioners may not participate in making operational decisions. According to Sembiring (2005), the size of the board of commissioners is the total number of members of the board of commissioners in a company. According to

Sembiring (2005), the measurement of the size of the board of commissioners uses the number of members of the board of commissioners. The larger the number of members of the board of commissioners, the easier it will be to control the CEO and the monitoring that will be carried out will be more effective.

One of the duties of the board of commissioners is to provide reports on the implementation of supervisory and advisory duties carried out in the annual report and to review and approve the annual report. The board of commissioners as an independent and neutral party in the company is expected to be able to bridge the information asymmetry that occurs between the owner and the manager by encouraging other members of the board of commissioners to perform their supervisory duties better. If the supervision has been carried out effectively, the management of the company will be carried out properly and management will disclose all available information (White, 2007).

Research by Anggraini and Wulan (2015) proves that there is a positive relationship between the number of commissioners and the level of ISR disclosure. According to Khoirudin (2013) the size of the board of commissioners and the size of the sharia supervisory board have a positive effect on the disclosure of Islamic Social Reporting in Islamic banking in Indonesia. Meanwhile, according to Rahman and Bukair (2013) the attributes of the combination of sharia supervisory boards have a significant impact on CSR disclosure.

Based on the three definitions of the board of commissioners above, it shows that the board of commissioners is part of the company's organs (all members of the board of commissioners) whose job is to supervise and ensure that the company implements good corporate governance.

C. RESEARCH METHOD

In this study, the author uses quantitative methods with panel data regression techniques. Where the data consists of time series data and cross section data. This study uses secondary data, namely data in the form of published annual reports for the period 2016 to 2019. The research method used in this study is to use panel data regression analysis procedures or panel data regression. The software used in the model

selection technique is with the help of software E-views 8, Estimation of an economic model is needed in order to know the actual condition of what is being observed. The model in question is as follows:

$$Y_{it} = \beta_0 + \beta_1 X_{1it} + \beta_2 X_{2it} + e_{it}$$

Notes:

- Y = Financial performance
- β_0 = Constant
- X_1 = Sharia Supervisory Board
- X_2 = board of Commissioners
- β = Variable Regression Coefficient
- e = *error term*

D. RESEARCH RESULTS AND DISCUSSION

1. The Influence of the Sharia Supervisory Board on the Performance of Commercial Banks

The results of this study indicate that the sharia supervisory board has a positive and significant effect on the financial performance of Islamic commercial banks in Indonesia. This is shown by the results of the t arithmetic > t table which is $8.224 > 1.679$ and a significant value of $0.000 < 0.05$. This shows that the greater the number of sharia supervisory boards, the greater the influence of the existence of the board in managing banking that runs in accordance with sharia principles. and will get higher profits as well.

The cross effect in the study shows that Bank Muamalat, Bank Syariah Mandiri, Bank Mega, Bank BTPN Syariah and Bank May Bank have a negative relationship to the performance of Islamic banking in Indonesia, the increased financial performance of Bank Muamalat, Bank Syariah Mandiri, Bank Mega, Bank BTPN Syariah and Bank MayBank It will reduce the financial performance of Islamic banks in Indonesia. This happens because of the low supervision of the sharia supervisory board so that there are elements that are still not in accordance with sharia principles.

Furthermore, the Cross Effect of Bank Negara Indonesia Syariah, Bank Victoria Syariah, Panin Syariah, BCA Syariah, BRI Syariah and BJBS Syariah have a positive relationship to the financial performance of Islamic banks. This means that the financial

performance of Bank Negara Indonesia Syariah, Bank Victoria Syariah, Panin Syariah, BCA Syariah will increase. BRI Syariah and BJBS Syariah Due to the role of the sharia supervisory board in implementing sharia principles in banking, it has a positive impact on sharia banking in Indonesia, namely the performance of sharia banks in Indonesia is increasing.

The role of DPS in Islamic banking is a very important aspect because it concerns the reputation of Islamic banking in the eyes of the public as a reflection of Islamic banks that have implemented sharia principles in their activities. The mechanism of the sharia supervisory board can improve performance. Thus, the greater the number of members of the Sharia Supervisory Board, the greater the supervision of bank management in accordance with sharia principles, so that there is no use of funds that are not sharia principles which can reduce profitability. Thus, the bank's profitability will increase. The role of the Sharia Supervisory Board (DPS) in implementing good corporate governance in Islamic banks is very important to supervise and ensure that bank operations are in accordance with Islamic principles. The role of DPS in implementing good corporate governance in Islamic banks includes controlling, assessing, and supervising activities at Islamic financial institutions to ensure compliance with sharia principles and rules.

2. The Influence of the Board of Commissioners on the Performance of Islamic Commercial Banks in Indonesia

The results of this study indicate that the Board of Commissioners has a positive and significant impact on the financial performance of Islamic Commercial Banks in Indonesia. This is indicated by the results of the $t_{count} > t_{table}$, namely $4,050 > 1,679$ and a significant value of $0.000 < 0.05$. This shows that the greater the number of the board of commissioners, the greater the influence of the presence of the board in managing banking that runs according to sharia principles and will get higher profits as well.

The cross effect in the study shows that Bank Muamalat, Bank Syariah Mandiri, Bank Mega, Bank BTPN Syariah and Bank May Bank have a negative relationship to the performance of Islamic banking in Indonesia, the increasing financial performance

of Bank Muamalat, Bank Syariah Mandiri, Bank Mega, Bank BTPN Sharia and Bank May Bank This will reduce the financial performance of Islamic banks in Indonesia. This happens because of the low supervision of the board of commissioners towards the Board of Directors in the company, causing banking activities to not run optimally. Furthermore, the Cross Effect of Bank Negara Indonesia Syariah, Bank Victoria Syariah, Panin Syariah, BCA Syariah, BRI Syariah and BJSS Syariah have a positive relationship to the financial performance of Islamic banks. This means that the financial performance of Bank Negara Indonesia Syariah, Bank Victoria Syariah, Panin Syariah, BCA Syariah, BRI Syariah and BJSS Syariah caused by the role of the board of commissioners in supervising the company's activities and providing advice to the board of directors in the company, the company's performance will increase.

The board of commissioners is a board tasked with supervising and providing advice to company directors. The greater the number of the board of commissioners, the more effective supervision will be. Thus, abuse that can reduce bank profitability can be better minimized so that bank profitability can also increase. The board of commissioners is authorized to provide advice and supervise the duties and responsibilities of the board of directors. With the large number of members of the board of commissioners, the supervision of the board of directors becomes much better, there is more advice and input for the board of directors. So that the performance of the management becomes better and has an impact on increasing the company's performance.

The role of the board in carrying out the supervisory function of the company's operations by the management has made an effective contribution to the results of the process of preparing quality financial statements or the possibility of avoiding financial statement fraud so as to limit the company's earnings management. independent board of commissioners, the supervisory process carried out by this board is getting more qualified with the increasing number of independent parties in the company who demand transparency in the company's financial reporting.

Chow Test Results

<i>Effects Test</i>	<i>Statistic</i>	<i>d.f.</i>	<i>Prob.</i>
<i>Cross-section F</i>	<i>11.843560</i>	<i>(11,34)</i>	<i>0.0000</i>
<i>Cross-section Chi-square</i>	<i>75.609918</i>	<i>11</i>	<i>0.0000</i>

Sumber : Data Diolah (2019)

Hausman Test Results

<i>Test Summary</i>	<i>Chi-Sq. Statistic</i>	<i>Chi-Sq. d.f.</i>	<i>Prob.</i>
<i>Cross-sectionrandom</i>	<i>48.888307</i>	<i>2</i>	<i>0.0000</i>

Sumber : Data Diolah (2020)

Panel Data Regression Fixed Effect Model

Method: Pooled

Least SquaresDate:

11/12/20 Time:

20:57 Included

observations: 4

Cross-sections included: 12

Total pool (balanced) observations: 48

<i>Variable</i>	<i>Coefficient</i>	<i>Std. Error</i>	<i>t-Statistic</i>	<i>Prob.</i>
<i>C</i>	<i>-11.32299</i>	<i>1.023765</i>	<i>-11.06014</i>	<i>0.0000</i>
<i>DPS?</i>	<i>3.649192</i>	<i>0.443724</i>	<i>8.224013</i>	<i>0.0000</i>
<i>board of Commissioners ?</i>	<i>0.733691</i>	<i>0.181150</i>	<i>4.050196</i>	<i>0.0003</i>
<i>Fixed Effects (Cross)</i>				
<i>_MUAMALAT—C</i>	<i>-2.444351</i>			
<i>_BSM—C</i>	<i>-1.621851</i>			
<i>_BNIS—C</i>	<i>2.489841</i>			
<i>_VS—C</i>	<i>1.641234</i>			
<i>_PANIN—C</i>	<i>2.198532</i>			
<i>_BUKOPIN—C</i>	<i>-2.819351</i>			
<i>_BCA—C</i>	<i>2.973532</i>			
<i>_MEGA—C</i>	<i>-0.678160</i>			
<i>_BRIS—C</i>	<i>1.606418</i>			
<i>_BTPNS—C</i>	<i>-4.111447</i>			
<i>_MAYBANK—C</i>	<i>-1.467005</i>			
<i>_BJBS—C</i>	<i>2.232609</i>			

Effects Specification Cross-section fixed (dummy variables)

<i>R-squared</i>	0.841131	<i>Mean dependent var</i>	0.41416
<i>Adjusted R-squared</i>	0.780387	<i>S.D. dependent var</i>	2.05415
<i>S.E. of regression</i>	0.962638	<i>Akaike info criterion</i>	3.00021
<i>Sum squared resid</i>	31.50684	<i>Schwarz criterion</i>	3.54598
<i>Log likelihood</i>	-58.00513	<i>Hannan-Quinn criter.</i>	1
<i>F-statistic</i>	13.84712	<i>Durbin-Watson stat</i>	3.20646
<i>Prob(F-statistic)</i>	0.000000		0
			1.54063
			4

Source: Output Eviews 10 (Data Diolah) 2020

E. CONCLUSION

Based on the discussion that has been described, it can be concluded. Partially, the sharia supervisory board has a positive and significant effect on the financial performance of Islamic commercial banks in Indonesia. The sharia supervisory board in a bank is very important in providing various inputs and supervision to banking management in accordance with sharia principles The board of commissioners plays a very important role in improving the financial performance of Islamic banks, where with the board of commissioners various kinds of evaluations can be carried out in the agenda of the board meeting the commissioner with all its members about the targets to be achieved in the future and can provide input to the board of directors regarding the company's activities in order to increase a number of benefits.

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