

ABSTRACT

The purpose of the Banking as optimal to optimize profit. Even though the Islamic banking system is for results but it is still doing profit optimization. As a financial intermediary, its activities depend on parties related to those who need funds. Therefore, Islamic banking must seek approval from the sharia party to request compensation from the parties concerned.

Islamic Corporate Governance, Islamic income ratio, profit sharing ratio, performance ratio of zakat to fraud at Islamic banks, both simultaneously and partially. The population in this study is Islamic commercial banks registered in the Financial Services Authority for the 2014-2018 period. Determination of the sample in this study using purposive sampling and obtained 60 samples. Data analysis uses descriptive statistical analysis and logistic regression analysis.

Islamic corporate governance, Islamic income ratios, profit sharing ratios and the performance ratio of zakat to fraud. However, only the ratio of the performance of zakat is shown with a positive direction towards indications of fraud.

Exceeding further researchers to add other objects such as Sharia Business Units and Sharia Rural Banks, use other proxies to assess Islamic corporate governance and restore the zakat performance ratio. For companies, it was agreed to optimize the application of compliance in the company's operational activities.

Keyword: Islamic Corporate Governance, Sharia Compliance, Islamic Income Ratio, Profit Sharing Ratio, Zakat Performance Ratio, Fraud