

## INTISARI

Penelitian ini bertujuan untuk menganalisis risiko kredit pada Bank Pembiayaan Rakyat Syariah (BPRS) di Indonesia. Penelitian ini menggunakan data time series secara bulanan mulai dari Januari 2014 hingga September 2018. Jenis data yang digunakan adalah data sekunder yang diperoleh dari OJK dan BPS dengan menggunakan metode pendekatan *Vector Error Correction Model* (VECM) dan menggunakan alat analisis e-views 9. Hasil estimasi menunjukkan bahwa dalam jangka pendek variabel *Financing to Deposit Ratio* (FDR) berpengaruh positif signifikan terhadap *Non Performing Financing* (NPF), variabel Produk Domestik Bruto (PDB) dan Inflasi berpengaruh negatif signifikan terhadap variabel *Non Performing Financing* (NPF), sedangkan variabel Biaya Operasional dan Pendapatan Operasional (BOPO) tidak berpengaruh terhadap *Non Performing Financing* (NPF). Dalam jangka panjang variabel Inflasi, dan Produk Domestik Bruto (PDB) berpengaruh negatif signifikan terhadap NPF, sedangkan variabel *Financing to Deposit Ratio* (FDR) dan Biaya Operasional dan Pendapatan Operasional (BOPO) tidak berpengaruh terhadap *Non Performing Financing* (NPF).

Kata Kunci : *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), Biaya Operasional dan Pendapatan Operasional (BOPO), Inflasi, dan Produk Domestik Bruto (PDB)

## ABSTRACT

*This study aims to analyze the risk credit of Sharia Rural Banks (BPRS) in Indonesia. The study uses time series data on a monthly basis starting from January 2014 to September 2018. The type of data used is secondary data obtained from OJK and BPS using the Approach Vector Error Correction Model (VECM) Method and using analysis tool E-Views 9. Estimation results show that in the short term; variable Financing to Deposit Ratio (FDR) give significant positive effect on Non Performing Financing (NPF). Gross Domestic Product (GDP) variable and Inflation give significant negative on Non Performing Financing (NPF), while Operational Expense to Operational Revenue (BOPO) insignificant effect on Non Performing Financing (NPF). Further, in long term; variable Inflation and Gross Domestic Product (GDP) gives significant negative effect on NPF, whereas Financing to Deposit Ratio (FDR) and Operational Expense to Operational Revenue (BOPO) gives insignificant effect on Non Performing Financing (NPF).*

*Keywords : Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Operational Expense to Operational Revenue (BOPO), Inflasi, dan Gross Domestic Product (GDP)*