

INTISARI

Penelitian ini bertujuan untuk menganalisis Determinan Pembiayaan Bermasalah di Bank Perkreditan Rakyat Syariah. Dengan menggunakan data panel, penelitian mencakup semua Bank Perkreditan Rakyat Syariah di Indonesia dari tahun 2013 hingga 2017. Data diperoleh dari Otoritas Jasa Keuangan (OJK). Dengan menggunakan model common effect, hasil penelitian menunjukkan bahwa Rasio Financing to Deposit (FDR), Belanja Operasional terhadap Pendapatan Operasional (BOPO), berpengaruh positif dan signifikan terhadap tingkat Non Performing Financing (NPF) di Bank Perkreditan Rakyat Syariah, sedangkan Return on Asset (ROA) berpengaruh negatif dan signifikan terhadap tingkat Non Performing Financing (NPF) di Bank Perkreditan Rakyat Syariah. Selain itu, penelitian ini juga menemukan bahwa Capital Adequacy Ratio (CAR) tidak memiliki pengaruh yang signifikan terhadap Non Performing Financing (NPF) di Bank Perkreditan Rakyat Syariah. Hasil penelitian ini juga menunjukkan bahwa untuk menekan terjadinya pembiayaan bermasalah, maka Bank Perkreditan rakyat Syariah harus mengutamakan pengembalian dana serta mengintensifkan monitoring terhadap debitur. Meningkatkan Return on Asset yakni dengan meningkatkan kinerja pada Bank Perkreditan Rakyat Syariah juga dapat mengurangi risiko pembiayaan bermasalah. Selain itu, meminimalkan Financing to Deposit Ratio dan Belanja Operasional terhadap Pendapatan Operasional juga dapat mengurangi risiko pembiayaan bermasalah.

Kata kunci : Non Performing Financing, Data Panel, Common Effect.

ABSTRACT

This study aims to analyze the Determinants of Non Performing Financing in Islamic Rural Bank. Applying panel data, the observation includes all of Syariah Rural Bank in Indonesia from 2013 to 2017. Data are obtained from Otoritas Jasa Keuangan (OJK). Using common effect model, results show that the Financing to Deposit Ratio (FDR), Operational Expense to Operational Revenue (BOPO) both have positive and significant effect on Non Performing Financing in Syariah Rural Bank, while the Return on Asset (ROA) has a negative and significant effect on Non Performing Financing in Syariah Rural Bank. In addition, this study also found that the Capital Adequacy Ratio (CAR) has no significant effect on Non Performing Financing in Syariah Rural Bank. The result of this study also show that in order to reduce the occurrence of Non Performing Financing, syariah Rural Banks have to prioritize refunds and to monitor intensively debtors. Increasing Return on Asset by increasing performance in Syariah Rural Bank can also reduce the Non Performing Financing risk. In addition, minimizing Financing to Deposit Ratio and Operational Expense to Operational Revenue can also reduce the Non Performing Financing risk.

Keywords : *Non Performing Financing Risk, Panel Data, Common Effect Model.*