

ABSTRAK

Dwi Syarifatul Mukhlisotin, Analisis Variabel Spesifik dan Variabel Makroekonomi yang Mempengaruhi Risiko Pembiayaan Perbankan Syariah (Studi Perbankan Syariah di Indonesia Periode 2012-2016). Dibawah bimbingan Prof. Dr. H. M. Nizarul Alim S.E., MSi., Ak., CA.

Penelitian ini bertujuan untuk menguji dan menganalisis *Non Performing Financing* (NPF) Bank Umum Syariah di Indonesia. Penelitian ini penting untuk dilakukan karena pembiayaan bermasalah atau *Non Performing Financings* (NPF) perbankan syariah di Indonesia mempunyai fluktuasi sangat tinggi. Adapun beberapa faktor yang dianalisis dalam mempengaruhi *Non Performing Financing* adalah: *variabel spesifik dan makroekonomi bank* (*Return on Assets* (ROA), *Capital Adequacy Ratio* (CAR), *Financing to Deposit Ratio* (FDR), Beban Operasional terhadap Pendapatan Operasional (BOPO), pertumbuhan *Gross Domestic Product* (GDP), tingkat inflasi, tingkat pengangguran, dan kurs). *Sampelnya adalah perbankan syariah di Indonesia selama periode 2012 sampai 2016*. Teknik pengambilan sampel yang digunakan adalah *purposive sampling*. *Analisis data penelitian ini menggunakan analisis regresi linier berganda. Studi ini memberikan bukti empiris bahwa risiko pembiayaan dipengaruhi oleh Capital Adequacy Ratio (CAR) dan pertumbuhan Gross Domestic Product (GDP), keduanya berpengaruh signifikan negatif. Variabel indepen lainnya Return on Assets (ROA), Financing to Deposit Ratio (FDR), Beban Operasional terhadap Pendapatan Operasional (BOPO), tingkat inflasi, tingkat pengangguran, dan kurs tidak berpengaruh terhadap risiko pembiayaan perbankan syariah di Indonesia.*

Keywords: *Perbankan Syariah, risiko pembiayaan, non-performing financing, faktor spesifik bank, dan faktor makroekonomi*

ABSTRACT

Dwi Syarifatul Mukhlisshotin, *Analysis of Specific Variables and Macroeconomic Variables that Influence the Financing Risk of Islamic Banking (Study of Islamic Banking in Indonesia for the Period 2012-2016)*. Under the guidance of Prof. Dr. H. M. Nizarul Alim S.E., MSi., Ak., CA.

This study aims to examine and analyze the Non Performing Financing (NPF) of Sharia Banks in Indonesia. This research is important to do because of bad credit has a very high fluctuation. As for some of the factors analyzed in the influence of Non Performing Financing (NPF) are: bank specific and macroeconomic variable (Return on Assets (ROA), Capital Adequacy Ratio (CAR), Financing to Deposit Ratio (FDR), Operational Expense to Operating Income (BOPO), Gross Domestic growth Product (GDP), inflation rate, unemployment rate, and exchange rate). The sample is Islamic banking in Indonesia during the period 2012 to 2016. The sampling technique used was purposive sampling. Analysis model used is the multiple linear regression analysis. This study provides evidence empirical that financing risk is influenced by the Capital Adequacy Ratio (CAR) and the growth of Gross Domestic Product (GDP), both significant negative effect. Variable other independent Return on Assets (ROA), Financing to Deposit Ratio (FDR), Operating Expenses on Operating Income (BOPO), inflation rate, unemployment rate and no exchange rate affect the risk of financing Islamic banking in Indonesian.

Keywords: *Islamic banking, financing risk, non-performing financing, specific factors banks, and macroeconomic factors*