

ABSTRAK

Kredit atau pembiayaan merupakan sumber pendapatan utama dari sebuah bank, sehingga bank rentan terkena risiko kredit. Risiko kredit di bank terefleksi pada rasio *Non-Performing Financing*. Penelitian ini bertujuan untuk menguji pengaruh faktor-faktor yang mempengaruhi *Non-Performing Financing* pada bank-bank syariah di Indonesia. Data panel diperoleh dari laporan kuartal 2010-2016 Bank Umum Syariah (BUS) dan metode analisis data menggunakan regresi linier berganda untuk menentukan pengaruh *Loan Loss Provision*, Pertumbuhan Pembiayaan, Biaya Operasional Terhadap Pendapatan Operasioal, *Return On Assets* dan Ukuran Bank terhadap *Non-Performing Financing*. Penelitian ini menggunakan *pooled least square model*, *fixed effects model* dan *random effects model* untuk menyajikan bukti empiris tentang risiko kredit perbankan syariah. Hasil empiris menunjukkan bahwa variabel *bank-specific* yaitu *Loan Loss Provision*, Pertumbuhan Pembiayaan, Biaya Operasional terhadap Pendapatan Operasioal dan Ukuran Bank berpengaruh positif terhadap *Non-Performing Financing*, sementara *Return on Assets* berpengaruh negatif terhadap *Non-Performing Financing*. Hasil ini diharapkan dapat menarik perhatian terhadap faktor-faktor yang mempengaruhi *Non-Performing Financing* di bank syariah sehingga risiko kredit dapat dikelola dengan baik. Temuan-temuan ini menambah bukti penting pada literatur terkait risiko kredit terutama risiko kredit di bank syariah.

Kata kunci: *loan loss provision*, pertumbuhan pembiayaan, biaya operasional terhadap pendapatan operasioal, *return on assets*, ukuran bank, *non-performing financing*, bank syariah

ABSTRACT

Loan or financing is the main source of income of a bank, thus, bank is vulnerable to a credit risk. Credit risk in the banks is reflected on the Non-Performing Financing ratio. This study aims to examine the factors affecting Non-Performing Financing in Indonesian Islamic banks. The panel data is collected from the banking quarterly report 2010-2016 of 10 full-fledged Islamic banks. Methods of data analysis using multiple linear regression analysis to determine the effect of Loan Loss Provision, Financing Growth, Operating Cost to Operating Revenues, Return on Assets and Bank Size to Non-Performing Financing of full-fledged Islamic banks. This study utilizes pooled least square model, fixed effects model and random effects model to provide empirical evidences on Islamic banks credit risk. The empirical results show that the bank-specific variables such as Loan Loss Provision, Financing Growth, Operating Cost to Operating Revenues and Bank Size have positive effect on the Non-Performing Financing, while Return on Assets has negative effect on the Non-Performing Financing. This results are hoped could draw attention to factors affecting credit risk which is reflected on the Non-Performing Financing in Islamic banks so that credit risk can be properly managed. The finding added important evidence to the existing literature on credit risk specifically Islamic banks credit risk.

Keywords: loan loss provision, financing growth, operating cost to operating revenues, return on assets, bank size, non-performing financing, Islamic banks