

INTISARI

Penelitian ini bertujuan untuk menguji pertumbuhan pembiayaan periode sebelumnya, rasio efisiensi kegiatan operasional periode sebelumnya (REO_{t-1}), dan *financing to deposit ratio* periode sebelumnya (FDR_{t-1}) terhadap *non performing financing* (NPF) pada bank umum syariah di Indonesia. *Non performing financing* (NPF) adalah rasio yang menunjukkan kemampuan manajemen bank dalam mengelola pembiayaan bermasalah. Semakin besar NPF suatu bank syariah menunjukkan jika pembiayaan yang disalurkan bank tersebut mengalami masalah.

Penelitian ini adalah penelitian *explanatory*. Data yang digunakan adalah data panel dari laporan keuangan triwulanan 13 bank umum syariah di Indonesia periode 2010-2017. Model estimasi yang digunakan adalah *Fixed Effect Model* (FEM). Model regresi dalam penelitian ini mengalami masalah heteroskedastisitas tetapi dapat diatasi dengan *robust standard error*.

Hasil penelitian ini menunjukkan jika pertumbuhan pembiayaan periode sebelumnya dan rasio kecukupan modal minimum periode sebelumnya (CAR_{t-1}) berpengaruh negatif signifikan terhadap NPF bank umum syariah di Indonesia. Penelitian ini juga memaparkan jika rasio efisiensi kegiatan operasional periode sebelumnya (REO_{t-1}), *financing to deposit ratio* periode sebelumnya (FDR_{t-1}), dan *bank size* periode sebelumnya berpengaruh positif signifikan terhadap NPF bank umum syariah di Indonesia

Kata kunci: *non performing financing* (NPF), pertumbuhan pembiayaan, rasio efisiensi kegiatan operasional (REO), *financing to deposit ratio* (FDR)

ABSTRACT

This study aims to examine the effect of the previous period's financing growth, the previous period's operational efficiency ratio (REO_{t-1}), and the previous period's financing to deposit ratio (FDR_{t-1}) on non performing financing (NPF) in sharia commercial banks in Indonesia. Non performing financing (NPF) is a ratio that shows the ability of bank management to manage problem financing. The greater NPF of sharia commercial banks show that the financing channeled by the banks has problems.

This research is an explanatory research. The data used is panel data from the quarterly financial statements of 13 sharia commercial banks in Indonesia for the period 2010-2017. The estimation model used is Fixed Effect Model (FEM). Regression models in this study has heteroscedasticity problem but can be solved with robust standard error.

The results of this study explained that the previous period's financing growth and the previous period's minimum capital adequacy ratio (CAR_{t-1}) have significant negative effect on NPF in sharia commercial banks in Indonesia. This study also explained that the previous period's operational efficiency ratio (REO_{t-1}), the previous period's financing to deposit ratio (FDR_{t-1}), and the previous period's bank size have significant positive effect toward NPF in sharia commercial banks in Indonesia.

Keywords: non-performing financing (NPF), financing growth, operational efficiency ratio (REO), financing to deposit ratio (FDR)