

ABSTRAK

Kehadiran bank syariah di Indonesia sudah ada sejak tahun 1991. Saat ini kinerja perbankan syariah masih dibawah perbankan konvensional. Pada tahun 2018 aset perbankan konvensional mencapai 96% sedangkan aset perbankan syariah hanya sebesar 4%. Selain aset yang masih relatif kecil, perbankan syariah memiliki permasalahan dalam hal kualitas pembiayaan. Hal ini tampak dari kinerja *Non Performing Financing* (NPF) Bank Umum Syariah (BUS) sebesar 3,25%, sedangkan *Non Performing Loan* (NPL) Bank Umum Konvensional (BUK) sedikit lebih rendah yakni 2,33%. Nilai *Non Performing Financing* (NPF) yang relatif tinggi menggambarkan risiko kredit yang dihadapi oleh Bank Umum Syariah.

Pembahasan faktor-faktor yang memengaruhi risiko kredit Bank Umum Syariah dilakukan melalui pendekatan faktor makroekonomi dan faktor spesifik bank. Pengukuran risiko kredit menggunakan analisis data panel terhadap 14 Bank Umum Syariah dari tahun 2009 hingga 2018. Hasil analisis menunjukkan bahwa faktor makroekonomi seperti Pertumbuhan Produk Domestik Bruto (PDB) dan Sertifikat Bank Indonesia Syariah (SBIS) tidak berpengaruh terhadap risiko kredit. Sedangkan faktor spesifik bank seperti Rasio Kecukupan Modal dan Total Pembiayaan berpengaruh signifikan terhadap risiko kredit. Rasio Kecukupan Modal berpengaruh negatif terhadap risiko kredit. Sebaliknya Total Pembiayaan berpengaruh positif terhadap risiko kredit.

Kata Kunci: *Bank Umum Syariah (BUS), Non Performing Financing (NPF), faktor makroekonomi, faktor spesifik bank*

ABSTRACT

The presence of Islamic banks in Indonesia has existed since 1991. Nowadays the performance of Islamic banking is still below commercial banking. In 2018 commercial banking assets reached 96% while Islamic banking assets were only 4%. In addition to assets that are relatively small, Islamic banking has problem in terms of financing quality. The problem that has been mentioned above could be seen in the performance of Non-Performing Financing (NPF) of Islamic Commercial Banks of 3.25%, while the Non Performing Loan (NPL) of Commercial Banks shows lower number at 2.33%. The relatively high value of Non Performing Financing (NPF) illustrates the credit risk faced by Islamic commercial banks.

The discussion of the factors that influence credit risk of Islamic Commercial Banks is carried through the approach of macroeconomic factors and bank-specific factors. Credit risk measurement uses panel data analysis of 14 Islamic Commercial Banks from 2009 to 2018. The analysis shows that macroeconomic factors such as Gross Domestic Product (GDP) Growth and Bank Indonesia Sharia Certificate have no effect on credit risk. While bank-specific factors such as Capital Adequacy Ratio and Total Financing have a significant effect on credit risk. Capital Adequacy Ratio has a negative effect on credit risk. On the other hand, Total Financing shows a positive effect.

Keywords: *Islamic Commercial Bank, Non Performing Financing (NPF), macroeconomic factors, bank specific factors*