

FACTORS AFFECTING MUDHARABAH FINANCING RISKS ON BPRS IN INDONESIA

ABSTRACT

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The term of “credit” is no longer used in sharia banking but has been replaced by a “financing” term, because it has a different principle. This study aims to determine factors that influence Non Performing Financing (NPF) on Sharia Rural Bank (BPRS). The independent variables used in this study are Capital Adequity Ratio (CAR), Financing To Deposit Ratio (FDR), and The Ratio Of Operational Expenses To Operational Revenue (BOPO). The population was 167 banks registered in Otoritas Jasa Keuangan. With purposive sampling method, the final sample in this research is 15 sharia rural banks. This research used Multiple Linear Regression to analyze the data. The results showed that Capital Adequity Ratio (CAR) negatively significant effect Non performing financing (NPF), and BOPO positively significant effect Non performing financing (NPF), while Financing To Deposit Ratio (FDR) has no significant effect on Non performing financing (NPF). based on the results it was found that the coefficient of determination (R^2) is 0.655. It means the Capital Adequity Ratio (CAR), Financing To Deposit Ratio (FDR), and BOPO could explain 65,5% of the dependent variable namely Non Performing Financing (NPF), while the remaining 34.5% explained by other variables or other factors that were not included in the regression model or equation in this research.

Keywords: *Capital Adequity Ratio (CAR), Financing To Deposit Ratio (FDR), the ratio of operational expenses to operational revenue (BOPO), Non Performing Financing (NPF)*

FAKTOR-FAKTOR YANG MEMPENGARUHI RISIKO PEMBIAYAAN MUDHARABAH PADA BPRS DI INDONESIA

ABSTRAK

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Istilah kredit tidak lagi digunakan pada perbankan syariah tetapi diganti dengan istilah pembiayaan, karena mempunyai prinsip yang berbeda. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi *Non Performing Financing* (NPF) pada Bank Pembiayaan Rakyat Syariah (BPRS). Variabel independen yang digunakan dalam penelitian ini adalah *Capital Adequity Ratio* (CAR), *Financing To Deposit Ratio* (FDR), dan Biaya Operasional Pendapatan Operasional (BOPO). Populasi penelitian sebanyak 167 bank yang terdaftar di Otoritas Jasa Keuangan. Metode pengambilan sampel menggunakan purposive sampling, yaitu sampel penelitian terdiri dari 15 bank. Teknik analisis data yang digunakan adalah Regresi Linear Berganda. Hasil penelitian menunjukkan bahwa variabel *Capital Adequity Ratio* (CAR) berpengaruh negatif signifikan terhadap *Non performing financing* (NPF), dan variabel Biaya Operasional Pendapatan Operasional (BOPO) berpengaruh positif signifikan terhadap *Non performing financing* (NPF), sedangkan variabel *Financing To Deposit Ratio* (FDR) tidak berpengaruh signifikan terhadap *Non performing financing* (NPF). berdasarkan hasil analisis didapatkan bahwa nilai koefisien determinasi (R^2) sebesar 0,655 artinya bahwa variabel *Capital Adequity Ratio* (CAR), *Financing To Deposit Ratio* (FDR), dan Biaya Operasional Pendapatan Operasional (BOPO) dapat menjelaskan variabel dependen yaitu *Non Performing Financing* (NPF) sebesar 65,5%. sedangkan sisanya sebesar 34,5% dijelaskan oleh variabel lain atau faktor lain yang tidak dimasukkan dalam model atau persamaan regresi ini.

Kata Kunci: *Capital Adequity Ratio* (CAR), *Financing To Deposit Ratio* (FDR), Biaya Operasional Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF).