

ABSTRAK

DETERMINAN RISIKO KREDIT BANK SYARIAH DI INDONESIA

(Studi Pada Bank Umum Syariah di Indonesia Periode 2017 – 2023)

Oleh

AYI SAPRUDIN

Perbankan syariah di Indonesia menunjukkan perkembangan signifikan ditandai dengan peningkatan aset, pembiayaan, dan pangsa pasar yang diiringi peningkatan risiko *Non-Performing Financing* (NPF). Penelitian ini bertujuan menganalisis determinan risiko kredit pada bank syariah di Indonesia selama periode 2017–2023 dengan fokus pengaruh *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO), serta inflasi terhadap NPF.

Data analisis penelitian menggunakan laporan keuangan tahunan 10 Bank Umum Syariah yang dipublikasikan oleh Otoritas Jasa Keuangan (OJK). Metode analisis yang digunakan adalah regresi data panel dinamis dengan estimasi *First Difference Generalized Method of Moments* (FD-GMM) menurut Arellano-Bond (1991). Hasil penelitian menunjukkan bahwa FDR berpengaruh positif signifikan terhadap NPF, mengindikasikan bahwa peningkatan penyaluran pembiayaan meningkatkan potensi pembiayaan bermasalah. Sebaliknya, CAR dan ROA memiliki pengaruh negatif signifikan terhadap NPF, yang menunjukkan bahwa kecukupan modal dan profitabilitas tinggi dapat menurunkan risiko kredit. BOPO dan inflasi tidak memiliki pengaruh signifikan terhadap NPF. Temuan ini menegaskan pentingnya penguatan manajemen risiko, khususnya dalam menjaga kecukupan modal dan peningkatan profitabilitas, guna menekan risiko pembiayaan bermasalah pada bank syariah di Indonesia.

Kata kunci: *Non-Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), *Return on Assets* (ROA), Biaya Operasional terhadap Pendapatan Operasional (BOPO), inflasi, bank syariah, FD-GMM.

ABSTRACT**DETERMINANTS OF ISLAMIC BANKS' CREDIT RISK
IN INDONESIA***(Study of Islamic Commercial Banks in Indonesia, 2017–2023)***By****AYI SAPRUDIN**

Islamic banking in Indonesia has shown significant growth, marked by increases in assets, financing, and market share, accompanied by an increase in the risk of Non-Performing Financing (NPF). This study aims to analyze the determinants of credit risk in Islamic banks in Indonesia during the 2017–2023 period, focusing on the influence of the Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Return on Assets (ROA), Operating Expenses to Operating Income (BOPO), and inflation on NPF. The research analysis data uses the annual financial reports of 10 Islamic Commercial Banks published by the Financial Services Authority (OJK). The analytical method used is dynamic panel data regression with First Difference Generalized Method of Moments (FD-GMM) estimation according to Arellano-Bond (1991). The results show that FDR has a significant positive effect on NPF, indicating that increased financing disbursement increases the potential for non-performing financing. Conversely, CAR and ROA have a significant negative effect on NPF, indicating that capital adequacy and high profitability can reduce credit risk. BOPO and inflation did not significantly affect NPF. This finding underscores the importance of strengthening risk management, particularly in maintaining capital adequacy and increasing profitability, to reduce the risk of non-performing financing in Islamic banks in Indonesia.

Keywords: Non-Performing Financing (NPF), Financing to Deposit Ratio (FDR), Capital Adequacy Ratio (CAR), Return on Assets (ROA), Operating Expenses to Operating Income (BOPO), inflation, Islamic banks, FD-GMM.