

ABSTRACT

This purpose of this research is to determine rate of business sustainability in Indonesia Islamic banking on the period 2012 - 2016 with the influence factors. Business sustainability is a business continuity measured by asset growth. There are many factors that influence business sustainability, in this research the factors studied are operational efficiency, Zakat Performance Ratio with lag t-1 and t-2, financing and profitability. Data was collected from the annual report of each Indonesia Islamic banking. This study used 7 samples of Islamic banking over the period 2012 - 2016 and specifically for zakat data using data from 2010 until 2015. Sampling method using purposive sampling, that is sampling based on research criteria. Data were analyzed with SPSS 16.0 with multiple regression analysis tool. The results show that profitability has a positive significant effect to business sustainability. While some other variables of operational efficiency and Zakat Performance Ratio (t-2) have insignificant effect on business sustainability, Zakat Performance Ratio (t-1) has a positive significant effect to business sustainability, and financing has a negative significant effect to business sustainability. Zakat Performance Ratio (t-1) and financing have positive significant effect to profitability, operational efficiency has a negative significant effect to profitability. While, Zakat Performance Ratio (t-2) has insignificant effect on profitability. In this research, profitability variable is proved as intervening variable between operational variable, Zakat Performance Ratio (t-1), Zakat Performance Ratio (t-2) and financing with business sustainability.

Key Words : Operational Efficiency, Zakat Performance Ratio, Financing, Business Sustainability

ABSTRAK

Penelitian ini bertujuan untuk mengetahui tingkat keberlangsungan usaha (*business sustainability*) pada bank umum syariah di Indonesia pada periode tahun 2012 – 2016 beserta faktor-faktor yang mempengaruhinya. *Business sustainability* merupakan keberlangsungan usaha yang diukur dengan pertumbuhan aset. Terdapat banyak faktor yang mempengaruhi *business sustainability*, dalam penelitian ini faktor-faktor yang diteliti antara lain adalah efisiensi operasional, *Zakat Performance Ratio* dengan lag t-1 dan t-2, pembiayaan dan profitabilitas. Data dalam penelitian ini diperoleh dari laporan tahunan masing-masing bank umum syariah. Penelitian ini menggunakan 7 sampel bank umum syariah tahun 2012 – 2016 dan khusus untuk data zakat menggunakan data tahun 2010 – 2015. Metode pengambilan sampel menggunakan *purposive sampling*, yaitu pengambilan sampel berdasarkan kriteria penelitian. Data dianalisa dengan SPSS 16.0 dengan alat uji analisis regresi berganda. Hasil penelitian menunjukkan bahwa profitabilitas berpengaruh positif signifikan terhadap *business sustainability*. Sementara beberapa variabel lain yaitu efisiensi operasional dan *Zakat Performance Ratio* (t-2) tidak berpengaruh terhadap *business sustainability*, *Zakat Performance Ratio* (t-1) berpengaruh positif signifikan terhadap *business sustainability*, dan pembiayaan berpengaruh negatif signifikan terhadap *business sustainability*. *Zakat Performance Ratio* (t-1) dan pembiayaan berpengaruh positif signifikan terhadap profitabilitas, efisiensi operasional berpengaruh negatif signifikan terhadap profitabilitas sedangkan *Zakat Performance Ratio* (t-2) tidak berpengaruh terhadap profitabilitas. Pada penelitian ini variabel profitabilitas terbukti sebagai variabel *intervening* antara variabel efisiensi operasional, *Zakat Performance Ratio* (t-1), *Zakat Performance Ratio* (t-2) dan pembiayaan dengan *business sustainability*.

Kata Kunci : Efisiensi Operasional, *Zakat Performance Ratio*, Pembiayaan, Profitabilitas, *Business Sustainability*