

Abstraksi

Risiko kredit merupakan salah satu risiko yang dihadapi oleh perbankan syariah. Risiko kredit adalah potensi kerugian yang disebabkan oleh ketidakmampuan (gagal bayar) dari debitur atas kewajiban pembayaran utangnya baik utang pokok maupun bunga ataupun kedua. Dalam penelitian ini dilakukan untuk menguji pengaruh Profitabilitas, CAR (*Capital Adequacy Ratio*), Dana Pihak Ketiga, Rasio Modal terhadap risiko kredit pada bank umum syariah dan pengaruh Risiko Kredit (NPF) bank umum syariah terhadap Profitabilitas, CAR (*Capital Adequacy Ratio*), Dana Pihak Ketiga, Rasio Modal pada periode berikutnya.

Teknik pengambilan sampling yang digunakan adalah *purposive sampling*. Diperoleh jumlah sampel sebanyak 5 bank umum syariah. Teknik analisis data yang digunakan adalah regresi linear.

Hasil penelitian ini menunjukkan bahwa variabel Profitabilitas, CAR (*Capital Adequacy Ratio*) berpengaruh terhadap NPF, sedangkan Dana Pihak Ketiga, Rasio Modal tidak berpengaruh terhadap NPF. Variabel NPF tahun ini berpengaruh terhadap CAR (*Capital Adequacy Ratio*), Dana Pihak Ketiga, Rasio Modal periode berikutnya, sedangkan NPF tidak berpengaruh Profitabilitas pada periode berikutnya.

Kata kunci : Pengaruh Risiko Kredit, Profitabilitas, *Capital Adequacy Ratio*, Dana Pihak Ketiga, Rasio Modal

ABSTRACT

Credit risk is one of the risks faced by Islamic banking . Credit risk is the potential loss due to the inability (failure to pay) the payment obligations of the debtor debts owed both principal and interest , or both . In this study conducted to examine the effect of Profitability , CAR (Capital Adequacy Ratio) , Third Party Funds , Capital Ratio to credit risk in Islamic banks and the effect of Credit Risk (NPF) on the profitability of Islamic banks , CAR (Capital Adequacy Ratio) ,DPK, Capital Ratio in the next period .

The purpose of this study was to analyze and influence mendriskripsikan Profitability , CAR (Capital Adequacy Ratio) , DPK , Capital Ratio to credit risk in Islamic banks and the effect of credit risk (NPF) on the profitability of Islamic banks , CAR (Capital Adequacy Rati), DPK, Capital Ratio in the next period. Sampling technique used was purposive sampling. Obtained a sample size of 5 Islamic banks. The data analysis technique used is linear regression.

These results indicate that the variable Profitability, CAR (Capital Adequacy Ratio) affect the NPF, while the DPK, Capital ratio does not affect the NPF. This year the NPF variable effect on CAR (Capital Adequacy Ratio) ,DPK, Capital Ratios next period, while the NPF does not affect profitability in the next period.

Keywords : Effect of Credit Risk , Profitability , Capital Adequacy Ratio ,DPK, Capital Ratio