

**KEMENTERIAN RISET, TEKNOLOGI, DAN PENDIDIKAN TINGGI
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI ISLAM
DAFTAR No. :.....**

ABSTRAK

SKRIPSI SARJANA EKONOMI ISLAM

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TAHUN PENYUSUNAN : 2016-2017**

JUDUL :

Pengaruh Pembiayaan berdasarkan akad jual beli, Pembiayaan berdasarkan akad bagi hasil, *Non Performing Financing*, *Gross Domestic Products* dan Inflasi terhadap Cadangan Kerugian Penurunan Nilai pada Bank Syariah di Indonesia

ISI :

Penelitian ini bertujuan untuk mengetahui pengaruh komposisi pembiayaan, *non performing financing*, *gross domestic products* dan inflasi terhadap Cadangan Kerugian Penurunan Nilai pada Bank Umum Syariah di Indonesia secara parsial maupun simultan. Komposisi pembiayaan direpresentasikan dengan komposisi pembiayaan berdasarkan akad jual beli dan komposisi pembiayaan berdasarkan akad bagi hasil.

Penelitian ini menggunakan pendekatan kuantitatif dengan teknik analisis regresi data panel dengan bantuan *software Eviews 8.0*. Populasi dalam penelitian ini adalah Bank Umum Syariah yang terdaftar pada Otoritas Jasa Keuangan (OJK). Jumlah sampel yang memenuhi kriteria ditetapkan adalah 11 Bank Umum Syariah. Periode pengamatan penelitian ini adalah kuartal I tahun 2012 hingga kuartal II tahun 2016.

Hasil penelitian berdasarkan model terbaik yang didapatkan yaitu *Random Effect Model (REM)* menunjukkan bahwa secara simultan variabel independen berpengaruh terhadap Cadangan Kerugian Penurunan Nilai. Sedangkan secara parsial, variabel komposisi pembiayaan berdasarkan akad jual beli, komposisi pembiayaan berdasarkan akad bagi hasil dan *Gross Domestic Products* mempunyai pengaruh negatif dan signifikan; variabel *Non Performing Financing* berpengaruh positif dan signifikan; dan variabel inflasi berpengaruh positif dan tidak signifikan terhadap Cadangan Kerugian Penurunan Nilai pada Bank Syariah di Indonesia.

Kata Kunci : Bank Syariah, Cadangan Kerugian Penurunan Nilai

**MINISTRY OF RESEARCH, TECHNOLOGY, AND HIGHER EDUCATION
FACULTY OF ECONOMICS AND BUSINESS UNIVERSITAS AIRLANGGA**

**STUDY PROGRAM : ISLAMIC ECONOMICS
LIST NUMBER :**

ABSTRACT

ISLAMIC ECONOMICS BACHELOR DEGREE THESIS

**NAMA : RISTRA AYU DAMAYANTI
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COMPOSING YEAR : 2016-2017**

TITLE:

The effect of Financing Compotition of Cost Plus Transaction, Financing Compotition of Profit Loss Sharing, Non Performing Financing, Gross Domestic Products and Inflation to Loan Loss Provision on Sharia Banks in Indonesia

CONTENTS:

This study aims to analyze the effect of the financing compotition of cost plus transaction, financing compotition of profit loss sharing, non performing financing, gross domestic products and inflation to Loan Loss Provision on Sharia Banks in Indonesia partially and simultaneously. The financing compotition was represented by financing compotition based on cost plus sales and profit loss sharing.

The approach research is quantitative with panel data regression analysis technique which is a combination of cross section and time series data with the help of Eviews 8.0 software. The population in this study is the Sharia Banks listed on The Financial Services Authority (OJK). The number of samples that meet specified criteria are 11 Sharia Banks. The observation period of this study is the first quarter of 2012 to the second quarter of 2016

The results based on the model that is best obtained Random Effect Model (REM) showed that independent variables are affect the Loan Loss Provisions simultaneously. While partially, the financing compotition based on cost plus transaction, profit loss sharing, gross domestic products has negative impact and significant; Non Performing Financing has positif impact and signifikan; and Inflation has no significant but positif impact on Loan Loss Provisions Sharia Banks in Indonesia

Keywords: Islamic Banks, Loan Loss Provisions