

## Pengaruh competitiveness bank terhadap risiko kredit bank umum syariah di Indonesia = The impact of of bank competitiveness to the credit risk of islamic bank in Indonesia

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### Abstrak

Skripsi ini bertujuan untuk mengetahui pengaruh risiko kredit periode sebelumnya diukur dengan Non Performing Finance (NPFt-1), Competitiveness antar bank syariah diukur dengan indeks lerner, makroekonomi diukur dengan Produk Domestik Bruto (PDB), dan karakteristik bank yang diukur dengan Ukuran bank (size), Return On Asset (ROA) dan Loan Ratio terhadap risiko kredit yang diukur dengan Non Performing Finance (NPF). Penelitian ini dilakukan terhadap 11 bank umum syariah di Indonesia selama tahun 2010 – 2013 dengan menggunakan data laporan keuangan triwulan.

Metode penelitian menggunakan pengujian regresi data panel dengan variabel dependen NPFt-1 dan Indeks Lerner, variabel independen NPF merupakan proxy dari risiko kredit serta variabel kontrol yaitu PDB, ROA, Size dan Loan ratio. Tujuan dari penelitian ini untuk mengetahui signifikansi pengaruh variabel dependen terhadap variabel independen serta variabel kontrol.

Hasil penelitian ini menyimpulkan bahwa risiko kredit periode sebelumnya, Competitiveness, dan karakteristik bank (ROA, Size dan Loan Ratio) memiliki pengaruh signifikan terhadap risiko kredit. Sedangkan Makro ekonomi (PDB) tidak memiliki pengaruh signifikan terhadap risiko kredit bank. Hasil penelitian ini menyarankan setiap bank syariah perlu melakukan peningkatan pada pendapatannya (Total revenue) sehingga price bank syariah akan meningkat sekaligus meningkatkan kekuatan pasar bank syariah yang bersangkutan, karena untuk kedepannya pasar bank syariah akan menuju ke pasar persaingan sempurna.

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This research aims to determine the impact of previous periods measured credit risk with Non Performing Finance (NPFt-1), Competitiveness between Islamic banks as measured by index of lerner, macroeconomic measured by Gross Domestic Bruto (GDP), and characteristic of bank as measured by Size, Return On Asset (ROA) and Loan Ratio to the credit risk as measured by Non Performing Finance (NPF). This research was conducted on 11 Islamic banks in Indonesia during 2010 – 2013 with quarterly financial reports.

Research method use the data panel regression testing with the dependent variable NPFt-1 and lerner index, NPF is the independent variable and control variable are GDP, ROA, Size dan Loan ratio. The purpose of this research is to know the significance of the influence of the dependent variable to independent variable and the control variable.

The result of this research concluded that previous periods measured credit risk, Competitiveness, and characteristic of bank (ROA, Size and Loan ratio) has a significant influence on credit risk. While macroeconomic does not have significant influence on credit risk.

The result of this research suggest any Islamic Banks need to make improvement on total revenue so the price would increase Islamic banks while enhancing the power of the islamic banking market is concerned, because the future market for Islamic bank will be heading to the market perfect competition.