

# Pengaruh risiko pembiayaan, risiko likuiditas, risiko tingkat suku bunga terhadap profitabilitas bank umum syariah periode 2011-2014 = The impact of financing risk, liquidity risk, profit sharing risk on profitability of islamic bank during 2011-2014

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## Abstrak

Skripsi ini bertujuan untuk mengetahui pengaruh risiko pembiayaan, risiko likuiditas dan risiko tingkat suku bunga terhadap profitabilitas. Pada penelitian ini, risiko pembiayaan di proksikan dengan Non Performing Financing (NPF), risiko likuiditas diproksikan dengan Financing to Deposit Ratio (FDR), risiko tingkat suku bunga di proksikan dengan Net Interest Margin (NIM) dan profitabilitas di proksikan dengan Return On Asset (ROA). Penelitian ini dilakukan terhadap bank umum syariah yang ada di Indonesia selama periode triwulan 2011 -2014. Metode penelitian menggunakan pengujian regresi data panel dengan software eviews 8.

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This research aims to determine the effect of financing risk, liquidity risk and interest rate risk on profitability. In this research, financing risk proxied by Non Performing Financing (NPF), liquidity risk proxied by Financing to deposit Ratio (FDR), interest rate risk proxied by Net Interest Margin (NIM) and profitability proxied by Return On Asset (ROA ). This research was conducted on Islamic Bank in Indonesia during quarter period of 2011-2014. This research method using regression data panel testing with eviews 8 software.