

ABSTRAK

Skripsi dengan judul “Peran Risiko Sistematis dan Risiko Unsistematis Terhadap Financing to Deposit Ratio Bank Umum Syariah di Indonesia” ini ditulis oleh Alfina Umul Fatimah, NIM. 126401202050, Pembimbing Badara Shofi Dana, S.E., M.Si.

Penelitian ini dilatarbelakangi oleh pentingnya mengetahui segala jenis risiko likuiditas yang dapat menyerang bank umum syariah sebagai faktor yang memengaruhi keberhasilan operasionalnya. Risiko likuiditas pada perbankan khususnya bank umum syariah bisa melalui faktor sistematis ataupun unsistematis. Risiko sistematis pada *Financing to Deposit Ratio* bank umum syariah terdiri dari Inflasi dan BI-Rate, sedangkan risiko unsistematis financing to Deposit Ratio bank umum syariah terdiri dari *Non Performing Finance* (NPF), *Capital Adequacy Ratio* (CAR), *Return On Asset* (ROA), *Net Operating Margin* (NOM), dan Z-Score.

Tujuan penelitian ini yaitu untuk menganalisis peran Risiko Sistematis dan Risiko Unsistematis Financing to Deposit Ratio Bank Umum Syariah. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik pengambilan sampel yang digunakan yaitu teknik purposive sampling dengan kriteria tertentu. Metode analisis data dalam penelitian ini yaitu menggunakan uji *Autoregressive Distributed Lag* (ARDL) karena untuk mengevaluasi hubungan jangka pendek dan jangka panjang antara dua atau lebih variabel bebas dengan satu variabel terikat.

Hasil penelitian ini menunjukkan bahwa dalam jangka pendek Inflasi berpengaruh signifikan negatif terhadap FDR bank umum syariah pada lag 2 dan 3, di jangka panjang inflasi tidak berpengaruh signifikan terhadap FDR bank Umum Syariah. BI-Rate dalam jangka pendek dan jangka panjang tidak berpengaruh signifikan terhadap FDR bank Umum Syariah. NPF dalam jangka pendek tidak berpengaruh signifikan tetapi dalam jangka panjang berpengaruh signifikan. CAR dalam jangka pendek berpengaruh signifikan positif pada lag 1 dan 3, sedangkan dalam jangka panjang tidak berpengaruh signifikan. ROA dalam jangka pendek berpengaruh signifikan negatif pada lag 1, sedangkan dalam jangka panjang tidak berpengaruh signifikan. NOM dalam jangka panjang berpengaruh signifikan positif pada lag 1, sedangkan dalam jangka panjang tidak berpengaruh signifikan. Z-Score dalam jangka pendek dan jangka panjang tidak berpengaruh signifikan.

Kata kunci: *Financing to Deposit Ratio*, Inflasi, BI_Rate, *Non Performing Finance*, *Capital Adequacy Ratio*, *Return On Asset*, *Net Operating Margin*, *Z-score*

ABSTRACT

The thesis with the title "The Role of Systematic Risk and Unsystematic Risk on the Financing to Deposit Ratio of Sharia Commercial Banks in Indonesia" was written by Alfina Umul Fatimah, NIM. 126401202050, Supervisor Badara Shofi Dana, S.E., M.Sc.

This research is motivated by the importance of knowing all types of liquidity risks that can attack Islamic commercial banks as factors that influence their operational success. Liquidity risk in banking, especially sharia commercial banks, can occur through systematic or unsystematic factors. Systematic risk in the Financing to Deposit Ratio of sharia commercial banks consists of Inflation and BI-Rate, while the unsystematic risk of Financing to Deposit Ratio of sharia commercial banks consists of Non Performing Finance (NPF), Capital Adequate Ratio (CAR), Return On Assets (ROA) , Net Operating Margin (NOM), and Z-Score.

The aim of this research is to analyze the role of Systematic Risk and Unsystematic Risk in the Financing to Deposit Ratio of Sharia Commercial Banks. This research uses a quantitative approach with an associative type of research. The sampling technique used is purposive sampling technique with certain criteria. The data analysis method in this research uses the Autoregressive Distributed Lag (ARDL) test to evaluate short-term and long-term relationships between two or more independent variables and one dependent variable.

The results of this research show that in the short term inflation has a significant negative effect on the FDR of sharia commercial banks at lags 2 and 3, in the long term inflation has no significant effect on the FDR of sharia commercial banks. BI-Rate in the short term and long term does not have a significant effect on the FDR of Sharia Commercial banks. NPF in the short term does not have a significant effect but in the long term it has a significant effect. CAR in the short term has a significant positive effect at lags 1 and 3, while in the long term it has no significant effect. ROA in the short term has a significant negative effect at lag 1, while in the long term it has no significant effect. In the long term, NOM has a significant positive effect at lag 1, whereas in the long term it has no significant effect. Z-Score in the short term and long term does not have a significant effect.

Keywords: *Financing to Deposit Ratio, Inflation, BI_Rate, Non Performing Finance, Capital Adequate Ratio, Return On Assets, Net Operating Margin, Z-score*