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The Effect of Financing Quality, Efficiency and Optimization to Sharia Banking Performance

Sudradjat, Andi Yudha Amwilla dan Heri Sastra

Sekolah Tinggi Ilmu Ekonomi Kesatuan

sudradjatstiek@gmail.com

Abstract. Act of the Republic of Indonesia number 21 of 2008 concerning sharia (Islamic) banking states that sharia (Islamic) bank is a bank conducting business based on the sharia principles consisting of sharia (Islamic) commercial bank and sharia (Islamic) rural bank. This study aims to analyze the quality of financing, efficiency and optimization of financing to the performance of Islamic banks. The independent variables used in this study were Non-Performing Loans (NPF), Operational Costs of Operational Income (BOPO) and Financing to Deposit Ratio (FDR). While the dependent variable in this study was Net Income (NI). The object of this study were 11 Islamic banks in Indonesia. A multiple linear regression used to test hypothesis based on the secondary data obtained from financial statement publications of sharia commercial bank for five years (2013 to 2017). The results revealed that NPF and FDR have no significant effect on sharia banking performance. While BOPO has a significant negative effect at a significance level of 10%.

Keyword : Sharia Bank, Performance, Financing Quality, Efficiency, Financing Optimizing