ABSTRACT

This study examines the sustainability of the Sharia Rural Bank (BPRS) in Indonesia. The question that will be answered is: what factors influence the BPRS sustainability? From the literature review the variables are identified: Return on Assets (ROA), Return on Equity (ROE), Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Equity to Total Asset Ratio (EAR), Debt to Total Equity (DER), Current Ratio (CAL) affect the BPRS Sustainability. BPRS registered with the Financial Services Authority (FSA) for the period 2013-2018 became the research sample. Data analysis method uses panel data regression analysis test with Random Effect estimation model. Adjust R2 is 23.11%. shows the independent variable influences the dependent variable, the remaining 76.89% is influenced by other variables that are not in this study. The results showed that the ROA and ROE variables had a significant positive effect on OSS. While the NPF, DER and EAR variables have a significant negative effect on OSS. Furthermore, FDR and CAL do not have a significant influence on BPRS OSS in Indonesia.

Keyword: ROA, ROE, NPF, FDR, EAR, DER, CAL, OSS, Sustainability Ratio.

ABSTRAK

Penelitian ini mengkaji keberlanjutan (*Sustainability*) Bank Pembiayaan Rakyat Syariah (BPRS) di Indonesia. Pertanyaan yang akan djawab adalah: faktor-faktor apa saja mempengaruhi keberlanjutan BPRS? Dari kajian pustaka diidentifikasi variabel-variabel: *Return on Asset* (ROA), *Return on Equity* (ROE), *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), *Equity to Total Asset Ratio* (EAR), *Debt to Total Equity* (DER), *Current Ratio* (CAL) mempengaruhi *Sustainability* BPRS. BPRS yang terdaftar di Otoritas Jasa Keuangan (OJK) periode tahun 2013-2018 menjadi sampel penelitian. Metode analisis data menggunakan uji analisis regresi data panel dengan model estimasi *Random Effect*. *Adjust R^2* sebesar 23,11%. menunjukkan variabel independen memberikan pengaruh terhadap variabel dependen, sisanya sebesar 76,89% dipengaruhi variabel lain yang tidak ada dalam penelitian ini. Hasil penelitian menunjukkan bahwa variabel ROA dan ROE berpengaruh positif signifikan terhadap OSS. Sedangkan variabel NPF, DER dan EAR berpengaruh negatif signifikan terhadap OSS. Selanjutnya FDR dan CAL tidak memiliki pengaruh yang signifikan terhadap OSS BPRS di Indonesia.

Kata Kunci : ROA, ROE, NPF, FDR, EAR, DER, CAL, OSS, Rasio Sustainabilitas.