ABSTRAK

Nama : Bendi Candra
Program Studi : Ekonomi Syariah
Judul : Analisis Pengaruh Risiko Pasar, Risiko Kredit, dan Risiko Likuiditas Terhadap Profitabilitas Bank Umum Syariah di Indonesia Periode 2020-2024

Penelitian ini bertujuan untuk ,menganalisis pengaruh risiko pasar (Volatilitas Nilai Tukar), risiko kredit (NPF) dan risiko likuiditas (FDR) terhadap profitabilitas bank umum syariah Indonesia tahun 2020-2024. Latar belakang penelitian ini didasarkan pada pentingnya profitabilitas sebagai indikator kinerja keuangan bank syariah serta meningkatnya eksposur risiko perbankan akibat dinamika ekonomi pascapandemi COVID-19. Risiko pasar, risiko kredit, dan risiko likuiditas merupakan risiko utama yang berpotensi memengaruhi kemampuan bank dalam menghasilkan laba, sehingga perlu dianalisis secara empiris untuk mendukung pengambilan keputusan manajerial dan kebijakan regulator. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan analisis data panel. Populasi penelitian berjumlah 14 Bank Umum Syariah yang terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK), dengan 7 sampel yang dipilih menggunakan metode purposive sampling. Data yang digunakan merupakan data sekunder berupa laporan keuangan tahunan Bank Umum Syariah dan Statistik Perbankan Syariah OJK selama periode 2020–2024. Pengolahan data dilakukan EViews menggunakan regresi data panel dengan uji pemilihan model terbaik. Hasil penelitian menunjukkan bahwa secara persial risiko pasar berpengaruh negatif dan signifikan terhadap profitabilitas Bank Umum Syariah, sedangkan risiko kredit dan risiko likiuditas tidak berpengaruh signifikan terhadap profitabilitas. Secara simultan, ketiga variabel risiko pasar, risiko kredit dan risiko likuiditas berpengaruh terhadap profitabilitas Bank Umum Syariah. Temuan ini diharapkan dapat memberikan kontribusi akademik dan praktis dalam pengelolaan risiko pada perbankan syariah.

Kata Kunci: Risiko Pasar, Risiko Kredit, Risiko Likuiditas, Profitabilitas, Bank Umum Syariah

ABSTRAK

Name : Bendi Candra
Study Program : Islamic Economics
Title : Analysis of the Influence of Market Risk, Credit Risk, and Liquidity Risk on the Profitability of Islamic Commercial Banks in Indonesia For The 2020-2024 Period

his study aims to analyze the influence of market risk (Exchange Rate Volatility), credit risk (NPF), and liquidity risk (FDR) on the profitability of Indonesian Islamic commercial banks in 2020-2024. The background of this study is based on the importance of profitability as an indicator of Islamic bank financial performance and the increasing exposure of banking risks due to economic dynamics after the COVID-19 pandemic. Market risk, credit risk, and liquidity risk are the main risks that have the potential to affect banks' ability to generate profits, so they need to be analyzed empirically to support managerial decision-making and regulatory policies. The research method used is quantitative with a panel data analysis approach. The study population is 14 Islamic Commercial Banks registered and supervised by the Financial Services Authority (OJK), with 7 samples selected using a purposive sampling method. The data used are secondary data in the form of annual financial reports of Islamic Commercial Banks and OJK Islamic Banking Statistics for the period 2020-2024. Data processing is carried out by EViews using panel data regression with the best model selection test. The results of the study indicate that partially, market risk has a negative and significant effect on the profitability of Islamic commercial banks, while credit risk and liquidity risk have no significant effect on profitability. Simultaneously, all three variables, market risk, credit risk, and liquidity risk, influence the profitability of Islamic commercial banks. These findings are expected to provide academic and practical contributions to risk management in Islamic banking.

Keywords: *Market Risk, Credit Risk, Liquidity Risk, Profitability, Islamic Commercial Banks*