

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis variabel proksi *risk based bank rating* (RBBR) terhadap probabilitas kebangkrutan Bank Umum Syariah. Penelitian ini menganalisis pengaruh rasio *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR), *Good Corporate Governance* (GCG), *Return on Assets* (ROA), *Return on Equity* (ROE), Biaya Operasional terhadap Pendapatan Operasional (BOPO), *Net Operating Margin* (NOM), dan *Capital Adequacy Ratio* (CAR) terhadap probabilitas kebangkrutan Bank Umum Syariah. Penelitian ini merupakan penelitian deskriptif dengan pendekatan kuantitatif. Teknik penentuan sampel menggunakan *purposive sampling*. Sampel yang digunakan tujuh Bank Umum Syariah selama periode 2013 hingga 2017. Analisis yang digunakan adalah analisis regresi logistik, dengan bantuan aplikasi stata versi 15. Hasil penelitian menunjukkan bahwa secara parsial variabel NPF, ROA, dan BOPO berpengaruh signifikan terhadap probabilitas potensi kebangkrutan. Sementara, variabel FDR, GCG, ROE, NOM, dan CAR tidak menunjukkan adanya pengaruh yang signifikan. Variabel ROA merupakan variabel yang paling dominan mempengaruhi probabilitas kebangkrutan Bank Umum Syariah.

**Kata kunci :** kebangkrutan bank, rasio keuangan, regresi logistik, RBBR.

## **ABSTRACT**

*This study aims to analyze the risk based bank rating (RBBR) proxy variable on the probability of bankruptcy of Islamic Commercial Banks. This study analyzes the influence of the ratio of Non Performing Financing (NPF), Financing to Deposit Ratio (FDR), Good Corporate Governance (GCG), Return on Assets (ROA), Return on Equity (ROE), Operational Efficiency Ratio (BOPO), Net Operating Margin (NOM), and Capital Adequacy Ratio (CAR) to the probability of bankruptcy of Sharia Commercial Banks. This research is a descriptive study with a quantitative approach. The sampling technique uses purposive sampling. The sample used was seven Islamic Commercial Banks during the period of 2013 to 2017. The analysis used was logistic regression analysis, with the help of a stata application. The results showed that partially NPF, ROA, and BOPO variables had a significant effect on the probability of potential bankruptcy. Meanwhile, the FDR, GCG, ROE, NOM, and CAR variables did not show a significant effect. Variable ROA is the most dominant variable affecting the dependent variable. Simultaneously, independent variables affect the dependent variable.*

**Keywords:** *bankruptcy, financial ratios, logistic regression, RBBR.*