

## RINGKASAN

Lita Murdiana. Program Studi Administrasi Bisnis Universitas Yudharta. 04 Agustus 2023. Pengaruh Dana Pihak Ketiga dan Manajemen Risiko Terhadap Kinerja Keuangan Bank Pembiayaan Rakyat Syariah di Indonesia. Komisis pembimbing:

Perbankan yang memegang peranan penting di dalam perekonomian suatu negara sebagai lembaga perantara keuangan. Semakin maju suatu negara maka semakin besar juga peranan perbankan dalam mengendalikan negara tersebut. Bank dapat diartikan sebagai lembaga keuangan yang mempunyai kegiatan utama menghimpun dana dari masyarakat dan menyalurkannya kembali kepada masyarakat dalam bentuk kredit atau pinjaman serta memberikan jasa keuangan lainnya dalam rangka meningkatkan taraf hidup orang banyak. salah satu jenis bank yang ada di Indonesia adalah Bank Perkreditan Rakyat. Bank Perkreditan Rakyat (BPR) adalah bank yang melaksanakan kegiatan usaha secara konvensional dan atau berdasarkan prinsip syariah (BPRS).

Tujuan dari penelitian ini adalah untuk mengetahui dan mengukur Pengaruh Dana Pihak Ketiga dan Manajemen Risiko Terhadap Kinerja Keuangan Bank Pembiayaan Rakyat Syariah di Indonesia. Pemilihan sampel yang di gunakan menggunakan purposive sampling sebanyak 164 perusahaan, dan didapatkan 46 sampel perusahaan perbankan. Untuk uji statistik dan pengolahan data dilakukan dengan menggunakan *Statistical Program for Social Science* (SPSS 29). Hasil penelitian menunjukkan (1) Dana Pihak Ketiga tidak berpengaruh terhadap kinerja BPRS, (2) *Non Performing Financing* tidak berpengaruh negatif namun tidak signifikan terhadap kinerja BPRS, (3) *Financing to Deposit Ratio* tidak berpengaruh terhadap kinerja BPRS, (4) Biaya Operasional terhadap Pembiayaan Operasional berpengaruh negatif signifikan terhadap kinerja BPRS.

**Kata Kunci :** Dana Pihak Ketiga, *Non Performing Financing*, *Financing to Deposit Ratio*, Biaya Operasional terhadap Pembiayaan Operasional, dan Kinerja BPRS.

## **SUMMARY**

*Lita Murdiana Yudharta Univercity Business Administration Study Program. 04 August 2023. The Influence of Third Party Funds and Risk Management on the Financial Performance of Islamic People's Financing Banks in Indonesia. Advisory commission:*

*Banking which plays an important role in the economy of a country as a financial intermediary institution. The more developed a country, the greater the role of banking in controlling thr country. Bank can be interpreted as financial institutions whose main activities are collecting funds from the public and channeling them back to the community in the form of credit or loans and providing other financial services in order to improve the standard of living of the people. One type of bank in Indonesia is a people's credit bank (BPR) are banks that carry out business activities conventionally and or based on sharia principles (BPRS).*

*The purpose of this study was to determine and measure the effect of third party funds and risk management on the financial performance of islamic rural banks in Indonesia. The sample selection used was purposive sampling of 164 companies, and 46 samples of banking companies were obtained. Statistical tests and data processing were carried out using the Statistical Program for Social Science (SPSS 29). The results of the study show (1) third party funds have no effect on BPRS performance, (2) Non performing Financing has no negative but not significant effect on BPRS Performance, (3) Financing to deposit ratio has no effect on BPRS performance, (4) Operational costs on operational dinancing has a significant negative effect on BPRS performance.*

**Keywords:** *Third Party Funds, Non Performing Financing, Financing Deposit Ratio, Operational Costs to Operational Funding, and BPRS Performance.*