RINGKASAN

TRIADHANITA HANDANINGRUM, Program Studi Magister Akuntansi-Fakultas Ekonomi dan Bisnis, Universitas Jenderal Soedirman, "*Displaced Commercial Risk* Pada Bank Umum Syariah di Indonesia: Analisis Perspektif Faktor Internal Bank". Pembimbing I: Dr. Negina Kencono Putri, S.E., M.Si, Ak, Pembimbing II: Christina Tri Setiorini, S.E., M.Si, Ak, Ph.D.

Industri perbankan syariah sudah ada di Indonesia sejak tahun 1992 dalam sistem perbankan ganda. Perbankan syariah menghadapi risiko *displaced commercial risk* yang merupakan salah satu masalah dalam sistem perbankan ganda. Sebagai lembaga intermediasi, bank syariah dan bank konvensional saling mengganti satu sama lain dalam hal melayani nasabah yang memiliki motivasi keuntungan. Kenaikan suku bunga bank konvensional akan membuat nasabah mengambil dana mereka di bank syariah dan menyimpan di bank konvensional. Permasalahan *displaced commercial risk* akan terus memberikan dampak pada risiko tingkat pengembalian bank syariah jika bank syariah tidak dapat mengelolanya. Penelitian ini bertujuan untuk menganalisis pengaruh tingkat bagi hasil, dana pihak ketiga dan *profit* terhadap *displaced commercial risk*. Penelitian ini menggunakan sampel bank syariah di Indonesia. Sampel dipilih berdasarkan teknik total sampel selama tahun 2012-2015.

Analisis data menggunakan regresi data panel dengan Eviews 8. Hasil penelitian ini menunjukkan bahwa tingkat bagi hasil (X1) berpengaruh secara negatif dan signifikan, dana pihak ketiga (X2) dan *profit* (X3) tidak berpengaruh terhadap *Displaced Commercial Risk*. Studi ini memberikan implikasi penting bagi manajemen bank syariah untuk fokus pada tingkat bagi hasil.

Kata kunci: Bank syariah, Dana pihak ketiga, *Displaced commercial risk*, *Profit*, Tingkat bagi hasil.

SUMMARY

TRIADHANITA HANDANINGRUM, *Master of Accounting-Faculty of Economics and Business, Jenderal Soedirman University "Displaced Commercial Risk At Islamic Banks in Indonesia: Bank Internal Factors Perspective Analysis "*. *Adviser I*: Dr. Negina Kencono Putri, S.E., M.Si, Ak, *Adviser II*: Christina Tri Setiorini, S.E., M.Si, Ak, Ph.D.

Islamic banking industry has been already exists in Indonesia since 1992 in a dual banking system. Islamic banking faced the displaced commercial risk that is one of the specific problem in dual banking system. As intermediary institution, Islamic and conventional banks are substitute to each other in serving profit motivated customers. In case of rising deposits interest rate on conventional bank, the customer will take their funds in Islamic banks and put it back on conventional banks. Actually, the problem of displaced commercial risk is continuing impact of the rate of return risk if the bank cannot managed it. This study aims to analyze the influence of level profit sharing, third party fund and profit to displaced commercial risk. This study use a sample Islamic bank in Indonesia. Samples were selected based on the total sampling technique during 2012-2015.

The data analysis using panel data regression by Eviews 8. The results indicates that the rate of profit sharing (X1) has negative impact and significant, third party fund (X2) and profit (X3) has no impact to Displaced Commercial Risk. This study provides important implications for the management of Islamic banks to focus on the Islamic rate of return.

Keywords: Displaced commercial risk, Islamic bank, Profit, Profit sharing Third party fund