

ABSTRAK

PENGARUH *CAPITAL ADEQUACY RATIO*, *FINANCIAL TO DEPOSIT RATIO*, *NET INTEREST MARGIN*, BEBAN OPERASIONAL PENDAPATAN OPERASIONAL DAN *LOAN TO ASSET RATIO* TERHADAP *NON PERFORMING FINANCING* PADA BANK UMUM SYARIAH DI INDONESIA TAHUN 2011-2016

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Penelitian ini bertujuan untuk menguji pengaruh *capital adequacy ratio*, *financial to deposit ratio*, *net interest margin*, beban operasional pendapatan operasional dan *loan to asset ratio* terhadap *non performing financing* pada bank umum syariah di indonesia tahun 2011-2016 baik secara parsial maupun secara simultan. Sampel penelitian ini ditentukan dengan menggunakan teknik *purposive sampling* dan diperoleh sampel sebanyak 12 bank. Teknik analisis data yang digunakan dalam penelitian ini adalah regresi berganda model panel data serta menggunakan alat analisis program *E-views* 8.0. Berdasarkan hasil uji hipotesis menunjukkan bahwa secara parsial beban operasional pendapatan operasional dan *loan to asset ratio* berpengaruh signifikan dan positif terhadap *non performing financing*, sedangkan variabel lain yaitu *capital adequacy ratio*, *financial to deposit ratio* dan *net interest margin* tidak berpengaruh signifikan dan negatif terhadap tingkat *non performing financing*. Hasil uji F menunjukkan secara simultan *capital adequacy ratio*, *financial to deposit ratio*, *net interest margin*, beban operasional pendapatan operasional dan *loan to asset ratio* berpengaruh signifikan terhadap *non performing financing* pada bank umum syariah di indonesia tahun 2011-2016

Kata Kunci: Beban Operasional Pendapatan Operasional, *Capital Adequacy Ratio*, *Financial to Deposit Ratio*, *Net Interest Margin*, *Non Performing Financing*.

ABSTRACT

THE IMPACT OF CAPITAL ADEQUACY RATIO, FINANCIAL TO DEPOSIT RATIO, NET INTEREST MARGIN, OPERATING COST TO OPERATING INCOME AND LOAN TO ASSET RATIO TOWARDS NON PERFORMING FINANCING ON SHARIA COMMERCIAL BANKS IN INDONESIA 2011-2016

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This research aims to examine the impact of capital adequacy ratio, financial to deposit ratio, net interest margin, operating cost to operating income and loan to asset ratio towards non performing financing on sharia commercial banks in indonesia 2011-2016 either partially or simultaneously. The sample of this research was selected by using purposive sampling technique and obtained a sample of 12 banks. The data analysis techniques used in this research is multiple regression model panel data with analysis programs E-views 8.0. Based on result of hypothesis test, it shows that partially operating cost to operating income and loan to asset ratio has significant impact and positive to non performing financing, while other variables such as capital adequacy ratio, financial to deposit ratio and net interest margin have no significant impact and negative to non performing financing. F test results show simultaneously capital adequacy ratio, financial to deposit ratio, net interest margin, operating cost to operating income and loan to asset ratio has significantly impact to non performing financing on sharia commercial banks in indonesia 2011-2016.

Keywords: Capital Adequacy Ratio, Financial To Deposit Ratio, Loan To Asset Ratio, Net Interest Margin, Non Performing Financing, Operating Cost To Operating Income