

ABSTRAK

PENGARUH INFLASI, CAR (*CAPITAL ADEQUACY RATIO*), DAN FDR (*FINANCING TO DEPOSITE RATIO*) TERHADAP NPF (*NON PERFORMING FINANCING*) PADA PERBANKAN SYARIAH YANG TERDAFTAR DI OTORITAS JASA KEUANGAN TAHUN 2016-2019

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Penelitian ini bertujuan untuk menganalisis pengaruh Inflasi, CAR (*Capital Adequacy Ratio*), dan FDR (*Financing to Deposit Ratio*) terhadap NPF (*Non Performing Financing*) pada perbankan syariah yang terdaftar di Otoritas Jasa Keuangan tahun 2016-2019 baik secara parsial maupun simultan. Populasi yang digunakan dalam penelitian ini adalah seluruh perbankan syariah yang terdaftar di Otoritas Jasa Keuangan tahun 2016-2019 yaitu sebanyak 34 bank. Berdasarkan metode *purposive sampling*, sampel yang didapatkan dalam penelitian ini yaitu sebanyak 25 bank yang memenuhi kriteria. Metode analisis yang digunakan adalah analisis regresi data panel dengan software *Eviews for Windows Versi 11*. Berdasarkan hasil uji hipotesis pada penelitian ini menunjukkan bahwa Inflasi secara parsial berpengaruh signifikan dan memiliki hubungan positif terhadap *non performing financing*, *capital adequacy ratio* secara parsial berpengaruh signifikan dan memiliki hubungan negatif terhadap NPF, sedangkan *financing to deposit ratio* secara parsial tidak berpengaruh signifikan dan memiliki hubungan negatif terhadap *non performing financing*. Hasil uji F menunjukkan secara simultan Inflasi, *capital adequacy ratio*, *financing to deposit ratio* berpengaruh signifikan dan memiliki hubungan positif terhadap *non performing financing* pada perbankan syariah yang terdaftar di otoritas jasa keuangan tahun 2016-2019.

Kata Kunci : *Inflasi, Capital Adequacy Ratio, Financing to Deposit Ratio, dan Non Performing Financing.*

ABSTRACT

THE EFFECT OF INFLATION, CAR (CAPITAL ADEQUACY RATIO), AND FDR (FINANCING TO DEPOSITE RATIO) ON NPF (NON PERFORMING FINANCING) ON SHARIA BANKING REGISTERED IN THE FINANCIAL SERVICES AUTHORITY 2016-2019

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This study aims to analyze the effect of inflation, CAR (Capital Adequacy Ratio), and FDR (Financing to Deposite Ratio) on NPF (Non-Performing Financing) in Islamic banking listed in the Financial Services Authority in 2016-2019, either partially or simultaneously. The population used in this study were all Islamic banks registered with the Financial Services Authority in 2016-2019, namely 34 banks. Based on the purposive sampling method, the samples obtained in this study were 25 banks that met the criteria. The analysis method used is panel data regression analysis with Eviews for Windows Version 11. based on the results of hypothesis testing in this study, it shows that inflation is partially significant and has a positive relationship to non-performing financing, the partial capital adequacy ratio has a significant effect and has a significant relationship. negative effect on NPF, while the financing to deposit ratio partially does not have a significant effect and has a negative relationship to non-performing financing. The results of the F test show that simultaneously inflation, capital adequacy ratio, financing to deposit ratio have a significant effect and choose a positive relationship to non-performing financing in Islamic banks registered with the financial services authority in 2016-2019.

Keywords: Inflation, Capital Adequacy Ratio, Financing to Deposite Ratio, and Non Performing Financing.