

ABSTRAK

ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI *NON PERFORMING FINANCING* PADA BPRS DI INDONESIA (2017M1-2022M12)

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Non Performance Financing atau pembiayaan bermasalah adalah pembiayaan yang telah disalurkan bank syariah, sedangkan nasabah tidak mampu mengembalikan angsuran pembiayaan tepat waktu sesuai dengan kesepakatan di awal perjanjian (akad) antara pihak bank syariah dengan nasabah. Tujuan penelitian ini adalah untuk menganalisis pengaruh FDR, CAR, PDB, QRIS terhadap NPF BPRS di Indonesia periode (2017M1-2022M12). Penelitian ini menggunakan data sekunder yang diperoleh dari situs resmi Bank Indonesia, Badan Pusat Statistik, Otoritas Jasa Keuangan dan metode analisis yang digunakan dalam penelitian ini menggunakan *Error Corection Model* (ECM). Berdasarkan hasil estimasi jangka panjang menunjukkan bahwa variabel FDR berpengaruh positif signifikan terhadap NPF BPRS di Indonesia, variabel CAR, PDB, dan QRIS berpengaruh negatif signifikan terhadap NPF BPRS di Indonesia. Hasil estimasi jangka pendek menunjukkan bahwa variabel FDR berpengaruh positif signifikan, variabel CAR dan PDB berpengaruh positif tidak signifikan, dan variabel QRIS berpengaruh negatif signifikan terhadap NPF BPRS di Indonesia.

Kata Kunci : NPF, FDR, CAR, PDB, QRIS, *Error Corection Model* (ECM)

ABSTRACT

ANALYSIS OF FACTORS AFFECTING NON PERFORMING FINANCING BPRS IN INDONESIA (2017M1-2022M12)

By

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Non Performing Financing (NPF) refers to financing that has been distributed by Islamic banks, but the customer is unable to repay the installments of the financing on time as agreed in the initial agreement (akad) between the Islamic bank and the customer. The purpose of this research is to analyze the influence of factors such as FDR, CAR, PDB, and QRIS on NPF in Islamic People's Credit Banks (BPRS) in Indonesia during the period of 2017M1-2022M12. This research uses secondary data obtained from the official websites of Bank Indonesia, the Central Statistics Agency, and the Financial Services Authority, and the analysis method used in this study is the Error Correction Model (ECM). The results of the long-term estimation show that the FDR variable has a significant positive effect on NPF in Indonesian BPRS, while the CAR, PDB, and QRIS variables have a significant negative effect on NPF in Indonesian BPRS. The short-term estimation shows that the FDR variable has a significant positive effect, the CAR and PDB variables have a positive but insignificant effect, and the QRIS variable has a significant negative effect on NPF in Indonesian BPRS. This research provides important information for Islamic banks, especially BPRS, to minimize the risk of NPF. The banks need to consider the identified factors in this study and strengthen risk monitoring and control efforts. Additionally, QRIS technology can be utilized to help minimize the risk of NPF in the short term.

Keywords : *NPF, FDR, CAR, PDB, QRIS, Error Corection Model (ECM)*