

PENGARUH RETURN ON ASSET (ROA), FINANCING TO DEPOSITS RATIO (FDR), KURS DAN INFLASI TERHADAP NON PERFORMING FINANCING (NPF) PADA BANK SYARIAH DI INDONESIA

Adi Nur Setiawan
Adinurs4750@gmail.com
Universitas Islam Indonesia

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Return On Asset*, *Financing to Deposits Ratio*, Kurs dan Inflasi terhadap *Non Performing Financing* pada Bank Syariah. Variabel dependent yang terdapat pada penelitian ini adalah *Non Performing Financing* dan variabel independennya terdiri dari *Return On Asset*, *Financing to Deposits Ratio*, Kurs dan Inflasi. Populasi dalam penelitian ini adalah Bank syariah yang terdaftar di Bank Indonesia pada tahun 2014-2017. Pengambilan sampel digunakan memakai teknik *purposive sampling* dan menghasilkan 11 sampel Bank Syariah. Penelitian ini menggunakan metode analisis regresi berganda. Hasil pada penelitian ini menunjukkan bahwa *Return On Asset*, *Financing to Deposits Ratio* dan Kurs berpengaruh negatif signifikan terhadap *Non Performing Financing* sedangkan inflasi berpengaruh positif signifikan terhadap *Non Performing Financing*.

Kata Kunci : *Return On Asset, Financing to Deposits Ratio, Kurs, Inflasi dan Non Performing Financing*

ABSTRACT

The purpose of this research is to determine the influence of Return On Asset, Financing to Deposits Ratio, exchange rate and Inflation on Non Performing Financing in Islamic Banks. The dependent variable in this study is Non Performing Financing and the independent variable consists of Return On Assets, Financing to Deposits Ratio, Exchange Rate and Inflation. The population in this study is Islamic banks registered at Bank Indonesia in 2014-2017. Sampling was used using a purposive sampling technique and produced 11 samples of Islamic banks. This research uses multiple regression analysis method. The results of this study indicate that Return On Assets, Financing to Deposits Ratio and Exchange Rates have a significant negative effect on Non Performing Financing while inflation has a significant positive effect on Non Performing Financing.

Keywords : *Return On Asset, Financing to Deposits Ratio, exchange rate and Inflation and Non Performing Financing*