

## ABSTRAK

Skripsi dengan judul ” Analisis Pengaruh Faktor Internal Dan Eksternal Terhadap Terjadinya *Non Performing Financing* Pada PT. Bank Negara Indonesia Syariah Periode 2011-2018” yang ditulis oleh Ana Nur Hidayah, NIM. 17401153250, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, Di bimbing oleh Dr. Hj Chusnul Chotimah, M.Ag.

Penulisan skripsi ini dilatarbelakangi oleh pembiayaan yang menjadi ciri dari bank syariah, pembiayaan merupakan kegiatan penyaluran dana yang dimiliki bank syariah untuk membantu orang yang membutuhkan dana. Akan tetapi dalam penyalurannya, pembiayaan dapat menimbulkan risiko. Risiko tersebut dapat terjadi akibat faktor internal maupun faktor eksternal. Dan dalam kasus melimpahnya dana guna penyaluran pembiayaan pada PT. Bank Negara Indonesia Syariah pada akhir 2017 yang dapat mengakibatkan meningkatnya permintaan pembiayaan yang akan menyebabkan pembiayaan bermasalah atau *Non Performing Financing* (NPF).

Penelitian ini bertujuan untuk mengetahui (1) Pengaruh *Financing to Deposite Ratio* (FDR) terhadap *Non Performing Financing* (NPF) pada PT. Bank Negara Indonesia Syariah (BNIS) periode 2011-2018; (2) Pengaruh *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* (NPF) pada PT. Bank Negara Indonesia Syariah (BNIS) periode 2011-2018; (3) Pengaruh Inflasi terhadap *Non Performing Financing* (NPF) pada PT. Bank Negara Indonesia Syariah (BNIS) periode 2011-2018; (4) Pengaruh *Financing to Deposite Ratio* (FDR) dan *Capital Adequacy Ratio* (CAR) terhadap *Non Performing Financing* (NPF) pada PT. Bank Negara Indonesia Syariah (BNIS) periode 2011-2018; (5) Pengaruh *Financing to Deposite Ratio*, *Capital Adequacy Ratio*, dan inflasi terhadap *Non Performing Financing* pada PT. Bank Negara Indonesia Syariah (BNIS) periode 2011-2018.

Metode penelitian yang digunakan adalah metode analisis regresi linier berganda. Populasi yang dijadikan sebagai penelitian adalah data laporan keuangan PT. Bank Negara Indonesia Syariah mulai dari triwulan kesatu tahun 2011 sampai triwulan ketiga tahun 2018 yaitu sebanyak 31 laporan triwulan. Pendekatan yang digunakan adalah kuantitatif dengan jenis asosiatif. Dalam pengambilan sampel menggunakan metode *purposive sampling*. Sumber data menggunakan data sekunder dan skala penelitian menggunakan skala rasio, serta pengumpulan datanya dengan observasi tidak langsung yaitu membuka dan mendownload laporan keuangan triwulan dan laporan inflasi. Dalam penelitian ini menggunakan uji normalitas, uji asumsi klasik, uji regresi linear berganda, uji hipotesis dan koefisien determinasi ( $R^2$ ).

Dari hasil pengujian dinyatakan bahwa (1) Secara parsial *Financing to Deposite Ratio* (FDR) berpengaruh negatif dan signifikan terhadap *Non*

*Performing Financing* (NPF); (2) Secara parsial *Capital Adequacy Ratio* (CAR) berpengaruh positif signifikan terhadap *Non Performing Financing* (NPF); (3) Secara parsial Inflasi berpengaruh negatif dan signifikan terhadap *Non Performing Financing* (NPF); (4) Secara simultan atau bersama-sama variabel *Financing to Deposit Ratio* (FDR) dan *Capital Adequacy Ratio* (CAR) berpengaruh signifikan terhadap *Non Performing Financing* (NPF); (5) Secara simultan atau bersama-sama variabel *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), dan inflasi berpengaruh signifikan terhadap *Non Performing Financing* (NPF) pada PT. Bank Negara Indonesia Syariah (BNIS) periode 2011-2018. Nilai *Adjusted R square* sebesar 0,460 menunjukkan 46% menunjukkan bahwa *Financing to Deposit Ratio*, *Capital Adequacy Ratio*, dan inflasi berpengaruh terhadap *Non Performing Financing* (NPF) pada PT. Bank Negara Indonesia Syariah, dan sisanya 54% dipengaruhi oleh variabel lain yang tidak diteliti.

Kata kunci : *Financing to Deposit Ratio* (FDR), *Capital Adequacy Ratio* (CAR), Inflasi, dan *Non Performing Financing* (NPF).

## ABSTRACT

Thesis by the title "Analysis of the Effect of Internal and External Factors on the Occurrence of Non Performing Financing at PT. Bank Negara Indonesia Syariah for the Period 2011-2018 "written by Ana Nur Hidayah, registered number student (NIM). 17401153250, Faculty of Economics and Business in Islam, Islamic Banking Department, Tulungagung State Islamic Institute, Guided by Dr. Hj Chusnul Chotimah, M.Ag.

This research is motivated by financing has been a hallmark of Islamic banks. Financing is owned fund distribution activities of Islamic banks to help people who are short of funds. But in distribution, financing has a risk. This risk can occur to internal and external factors. And in the case financing the abundance of funds for financing distribution at PT. Bank Negara Indonesia Syariah at the end of 2017 which can lead to increased financial's demand which will cause problematic financing or Non Performing Financing (NPF).

This study aims to determine: (1) the effect of Financing to Deposite Ratio (FDR) on Non Performing Financing (NPF) at PT. Bank Negara Indonesia Syariah (BNIS) for the period 2011-2018; (2) Effect of Capital Adequacy Ratio (CAR) on Non Performing Financing (NPF) at PT. Bank Negara Indonesia Syariah (BNIS) for the period 2011-2018; (3) Influence of Inflation on Non Performing Financing (NPF) at PT. Bank Negara Indonesia Syariah (BNIS) period 2011-2018; (4) Effect of Financing to Deposite Ratio (FDR) and Capital Adequacy Ratio (CAR) on Non Performing Financing (NPF) at PT. Bank Negara Indonesia Syariah (BNIS) for the period 2011-2018; (5) Effect of Financing to Deposite Ratio, Capital Adequacy Ratio, and inflation on Non Performing Financing at PT. Bank Negara Indonesia Syariah (BNIS) for the period 2011-2018.

The research method uses multiple linear regression analysis model. The population used in this research is the financial report data of PT. Bank Negara Indonesia Syariah starting from the first quarter of 2011 to the third quarter of 2018, which is 31 quarterly reports. The approach used is quantitative with associative types. In sampling, this study use the purposive sampling method. Sources of data used are secondary data and scale of research use a scale ratio, and data collection done is with indirect observation, it means that the researcher open and download quarterly financial reports and inflation reports. In this study uses normality test, classic assumption test, multiple linear regression test, hypothesis test and coefficient of determination (R<sup>2</sup>).

From the test results, it can be stated that: (1) Partially Financing to Deposite Ratio (FDR) has a negative and significant effect on Non Performing Financing (NPF); (2) Partially Capital Adequacy Ratio (CAR) has a significant positive effect on Non Performing Financing (NPF); (3) Partially Inflation has a negative and significant effect on Non Performing Financing (NPF); (4) Simultaneously or together, the variables of Financing to Deposite Ratio (FDR)

and Capital Adequacy Ratio (CAR) have a significant effect on Non Performing Financing (NPF); (5) Simultaneously or together, the variables of Financing to Deposite Ratio (FDR), Capital Adequacy Ratio (CAR), and inflation have a significant effect on Non Performing Financing (NPF) at PT. Bank Negara Indonesia Syariah (BNIS) for the period 2011-2018. Adjusted R square value is 0.460 or 46%, it shows that Financing to Deposite Ratio, Capital Adequacy Ratio, and inflation have an effect on Non Performing Financing (NPF) at PT. Bank Negara Indonesia Syariah, and the remaining 54% is influenced by other variables not tested.

Keywords: *Financing to Deposite Ratio (FDR), Capital Adequacy Ratio (CAR), Inflasi, dan Non Performing Financing (NPF).*