

ABSTRAK

Skripsi dengan judul “Pengaruh Inflasi, *Capital Adequacy Ratio*, dan *Financing to Deposit Ratio* terhadap *Non Performing Financing* Pada PT Bank Syariah Mandiri ini ditulis oleh Septiani Eka Wardani, NIM. 17401153283, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung dibimbing oleh Dyah Pravitasari, S.E., M.SA

Penelitian ini dilatarbelakangi oleh setiap pembiayaan yang disalurkan oleh bank tidak selalu berjalan dengan lancar bahkan menimbulkan pembiayaan bermasalah (*Non Performing Financing*). NPF merupakan rasio keuangan bank syariah yang menggambarkan besarnya tingkat pembiayaan bermasalah terhadap total pembiayaan yang sudah disalurkan. Semakin tinggi tingkat NPF maka semakin besar pula risiko pembiayaan yang harus ditanggung oleh pihak bank. Faktor-faktor yang mempengaruhi NPF pada dasarnya ada banyak baik itu berasal dari eksternal maupun internal seperti Inflasi, *Capital Adequacy Ratio*, dan *Financing to Deposit Ratio*. Rumusan masalah pada penelitian ini adalah (1) Apakah Inflasi berpengaruh terhadap NPF Bank Syariah Mandiri?; (2) Apakah CAR berpengaruh terhadap NPF Bank Syariah Mandiri?; (3) Apakah FDR berpengaruh terhadap NPF Bank Syariah Mandiri?; (4) Apakah Inflasi, CAR, dan FDR berpengaruh bersama-sama terhadap NPF Bank Syariah Mandiri?. Tujuan penelitian ini adalah untuk mengatahui pengaruh Inflasi, CAR, dan FDR terhadap NPF PT Bank Syariah Mandiri.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Data yang digunakan adalah data sekunder dari laporan publikasi keuangan triwulan PT Bank Syariah Mandiri tahun 2008-2017 dan data inflasi dari website Bank Indonesia. Metode analisis penelitian ini adalah regresi linier berganda dengan uji normalitas data, uji asumsi klasik, uji regresi berganda, uji hipotesis dan uji koefisien determinasi.

Hasil analisis menyatakan bahwa, (1) variabel Inflasi berpengaruh positif dan tidak signifikan terhadap *Non Performing Financing*, (2) variabel *Capital Adequacy Ratio* berpengaruh negatif dan signifikan terhadap *Non Performing Financing*, (3) variabel *Financing to Deposit Ratio* berpengaruh negatif dan signifikan terhadap *Non Performing Financing*, (4) sedangkan secara simultan menunjukkan bahwa Inflasi, *Capital Adequacy Ratio*, dan *Financing to Deposit Ratio* secara bersama-sama berpengaruh signifikan terhadap *Non Performing Financing* Bank Syariah Mandiri di Indonesia.

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

ABSTRACT

Thesis entitled “Influence of Inflation, Capital Adequacy Ratio and Financing to Deposit Ratio to Non Performing Financing at Bank Syariah Mandiri” is written by Septiani Eka Wardani, NIM. 17401153283, Faculty of Economics and Islamic Business, Sharia Banking Department, Tulungagung State Islamic Institute is advised by Dyah Pravitasari, S.E., M.SA.

This research triggered by the phenomenon that any financing channeled by the bank does not always running smoothly and even leads to problematic financing (Non Performing Financing). NPF is a financial ratio of sharia banks that describes the level of problematic financing to total financing disbursed. The higher the NPF level the greater the financing risk borne by the bank. Factors affecting NPF are basically a lot of both external and internal such as Inflation, Capital Adequacy Ratio and Financing to Deposit Ratio. The formulation of the problem in this study included (1) Is there Inflation a significant effect to NPF in Bank Syariah Mandiri? (2) Is there CAR a significant effect to NPF in Bank Syariah Mandiri? (3) Is there FDR a significant effect to NPF in Bank Syariah Mandiri? (4) Are ther inflation, CAR, and FDR effect against to NPF in Bank Syariah Mandiri?. The purpose of this research is to obey the influence of Inflation, CAR, and FDR to NPF in Bank Syariah Mandiri.

This study uses quantitative approach, the type of research used is associative research. The data used in this study is secondary data obtained from the publication document of quarterly financial reports of Bank Syariah Mandiri Indonesia in the period 2008-2017 and from website of Bank Indonesia. The method of analysis in this study is multiple linear regression which requires to test data normality, classical assumption, multiple regression test, hypothesis test and coefficient of determination test.

The result of analysis shows that, (1) Statement of Inflation variable has positive and not significant to Non Performing Financing, (2) Capital Adequacy Ratio variable negative and significant to Non Performing Financing, (3) Financing to Deposit Ratio variable has a negative and significant effect on Non Performing Financing, (4) While simultaneously, shows that Inflation, Capital Adequacy Ratio and Financing to Deposit Ratio have significant effect on Non Performing Financing of Bank Syariah Mandiri in Indonesia.

Keywords: *Infation, Capital Adequacy Ratio, Financing to Deposit Ratio, Non Performing Financing.*