

ABSTRAK

Skripsi dengan judul “Analisis Perbandingan Pengaruh *Capital Adequacy Ratio*, Dana Pihak Ketiga Dan *Non Performing Financing* Terhadap Penyaluran Pembiayaan Bank Central Asia Dan Bank Central Asia Syariah Periode 2010-2018” ini ditulis oleh Siti Rokimatul Azizah, NIM 17401153278 Fakultas Ekonomi dan Bisnis Islam pembimbing Muhamad Aqim Adlan, M.E.I.

Penulisan ini dilatarbelakangi oleh adanya penilaian kesehatan bank yang sangat penting, sehingga bank perlu menjaga kepercayaan masyarakat terhadap bank tersebut. Maka bank berusaha untuk meningkatkan pembiayaan yang disalurkan kepada masyarakat karena pembiayaan sangat rentan akan terjadinya ketidakpastian. Sehingga perlu dikaji faktor yang mempengaruhi penyaluran pembiayaan di bank yaitu *Capital Adequacy Ratio* (CAR) atau kecukupan modal, dana pihak ketiga, dan pembiayaan bermasalah atau *Non Performing Financing* (NPF).

Rumusan masalah dalam penulisan skripsi adalah (1) Adakah perbedaan pengaruh *Capital Adequacy Ratio* (CAR) terhadap Penyaluran Pembiayaan antara BCA dan BCA Syariah? (2) Adakah perbedaan pengaruh Dana Pihak Ketiga (DPK) terhadap Penyaluran Pembiayaan antara BCA dan BCA Syariah? (3) Adakah perbedaan pengaruh *Non Performing Financing* (NPF) terhadap Penyaluran Pembiayaan antara BCA dan BCA Syariah? (4) Adakah perbedaan penyaluran pembiayaan antara BCA dan BCA Syariah? Tujuan dari penelitian ini adalah untuk menguji perbedaan pengaruh *Capital Adequacy Ratio*, Dana Pihak Ketiga Dan *Non Performing Financing* Terhadap Penyaluran Pembiayaan Bank Central Asia Dan Bank Central Asia Syariah Periode 2010-2018.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian komparatif. pengambilan sampel dengan teknik *nonprobability sampling*. Sementara metodenya menggunakan *purposive sampling*. Data yang digunakan adalah data sekunder yang diperoleh dari data laporan keuangan Bank Central Asia dan Bank Central Asia Syariah. Pada penelitian ini menggunakan metode analisis uji regresi berganda.

Hasil penelitian menunjukkan bahwa (1) perbedaan nilai *Capital Adequacy Ratio* berpengaruh positif signifikan terhadap Penyaluran Pembiayaan Bank Central Asia dan Bank Central Asia Syariah. (2) perbedaan nilai Dana Pihak Ketiga berpengaruh positif signifikan terhadap Penyaluran Pembiayaan Bank Central Asia dan Bank Central Asia Syariah. (3) perbedaan nilai *Non Performing Financing* berpengaruh negatif signifikan terhadap Penyaluran Pembiayaan Bank Central Asia dan Bank Central Asia Syariah.

Kata kunci: *Capital Adequacy Ratio*, Dana Pihak Ketiga, *Non Performing Financing*, dan Penyaluran Pembiayaan.

ABSTRACT

Thesis entitled "Comparative Analysis between the Influence of Capital Adequacy Ratio, Third Party Funds and Non-Performing Financing on Financing Distribution of Bank Central Asia and Bank Central Asia Sharia Period 2010-2018" was written by SitiRokimatulAzizah, registered number 17401153278, Faculty of Islamic Economics and Business, advisor MuhamadAqimAdlan, M.E.I.

This study is motivated by a very important bank health assessment, so banks need to maintain public trust in them. Then the bank seeks to increase funding linked to the community because it is very vulnerable to uncertainty. So that it is necessary to examine the factors influencing the distribution of bank financing, namely Capital Adequacy Ratio (CAR), third party funds, and Non-Performing Financing (NPF).

The formulations of problem in this study are (1) is there any difference in the influence of Capital Adequacy Ratio (CAR) on Financing Distribution between BCA and BCA Sharia? (2) Is there any difference in the influence of Third Party Funds (TPF) on Financing Distribution between BCA and BCA Sharia? (3) Is there any difference in the influence of Non Performing Financing (NPF) on Financing Distribution between BCA and BCA Sharia? (4)) Is there any difference Financing Distribution between BCA and BCA Sharia?.The purpose of this study is to examine the differences in the influence of Capital Adequacy Ratio, Third Party Funds and Non-Performing Financing on Financing Distribution of Bank Central Asia and Bank Central Asia Sharia Period 2010-2018.

This study is a quantitative approach with the type of comparative research. The sampling applied is nonprobability sampling technique. Meanwhile, the method used is purposive sampling. The data is secondary data obtained from financial report data of Bank Central Asia and Bank Central Asia Sharia. This study uses multiple regression test analysis as a method.

The results of this study show that (1) the difference in the value of Capital Adequacy Ratio has a significant positive influence on Financing Distribution of Bank Central Asia and Bank Central Asia Sharia. (2) The difference in the value of Third Party Funds has a significant positive influence on Financing Distribution of Bank Central Asia and Bank Central Asia Sharia. (3) The difference in the value of Non Performing Financing has a significant negative influence on Financing Distribution of Bank Central Asia and Bank Central Asia Sharia.

Keywords: Capital Adequacy Ratio, Third Party Funds, NonPerforming Financing, and Financing Distribution.